State of Iowa

1980

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1980

TO HIS EXCELLENCY
GOVERNOR
ROBERT D. RAY

Published by
THE STATE OF IOWA
Des Moines, Iowa

State of Iowa

DEPARTMENT OF BANKING

August 30, 1980

TO HIS EXCELLENCY
ROBERT D. RAY
GOVERNOR OF IOWA

Dear Governor Ray:

It is my pleasure to submit to you the 1980 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1980.

Respectfully submitted,

Thomas H. Huston

THOMAS H. HUSTON
Superintendent

STATE OF IOWA
DEPARTMENT OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number Fifteen mandated by the Governor of this State, the State of Iowa Department of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Department are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requirement, and affirmative measures will be taken to see that fairness and equality will continue to be incorporated into the employment practices of the Department of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Department's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Department's staff.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and as a matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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IOWA BANKS

Iowa Chartered Banks	554
Bank Offices (Operated by Iowa Chartered Banks)	350
National Banks	99
Bank Offices (Operated by National Banks in Iowa)	94
Private Banks	4

STATE BANKING BOARD

Appointed by Governor Robert D. Ray

Thomas H. Huston, Chairman

Julia F. Anderson	Ames
Vincent C. Chapman	West Des Moines
Marvin F. Chevalier	Postville
C. Lyle Monahan	Audubon
Betty L. Steele	Des Moines
Charles H. Walsh	Burlington

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

Thomas H. Huston, Superintendent

Howard K. Hall, Deputy Superintendent

Ronald L. Bradshaw, Assistant to the Superintendent

Austin T. Helgerson, Assistant to the Superintendent

Randolph P. Steig, Assistant to the Superintendent

Steven Moser, Bank Examination Analyst

N. Dean Rowland, Bank Examination Analyst

Larry D. Kingery, Small Loan Supervisor

BANK DIVISION

Bank Examiner IV

Atkinson, Thomas F. . . . . Mason City
Barrett, William G. . . . . West Union
Bengtson, Darrell E. . . . . Denison
Bolton, Richard D. . . . . Atlantic
Collinson, John H. . . . . Webster City
Mortenson, Clifford D. . . . . Cedar Falls
Murray, Thomas E. . . . . Bettendorf
Nielsen, Jay D. . . . . Le Mars
Nun, Richard W. . . . . Emmetsburg
Parrish, Joseph L. . . . . West Des Moines
Rasmussen, Kent M. . . . . Grinnell
Rumley, John A. . . . . Mt. Pleasant
Timlin, Paul L. . . . . Cedar Rapids

Bank Examiner III

Baird, Robert A. . . . . Le Mars
Bruggeman, Mark L. . . . . Mason City
Diercks, Bruce D. . . . . West Des Moines
Donaldson, Linda E. . . . . West Union
Ellerbroek, M. Jed . . . . . Mason City
Erickson, William D. . . . . Mt. Pleasant
Grochala, Krystof J. . . . . Webster City
Hucka, Richard E. . . . . Atlantic
Hughes, Bradley E. . . . . Bettendorf
Johns, William . . . . . Emmetsburg
Jones, Sidney T. . . . . Cedar Rapids
Jungman, Jeffrey A. . . . . Des Moines
Kading, Brian C. . . . . Grinnell
Mishler, Christopher J. . . . . Mason City
Moulds, Arthur N. . . . . Webster City
Mullins, Bill . . . . . West Union
Nellor, M. Kathy . . . . . Mt. Pleasant
Pape, Steve E. . . . . Cedar Falls
Peterson, Dennis V. . . . . Emmetsburg
Quinlan, Thomas W. . . . . Cedar Falls
Songer, Ronald W. . . . . Denison
Sweeney, John M. . . . . Le Mars
Van De Walle, Kirk D. . . . . Grinnell
Venteicher, Louis A. . . . . Denison
Wenger, Howard B. . . . . West Union

Bank Examiner II

Aquilani, Ricci S. . . . . Des Moines
Burns, Kevin L. . . . . Des Moines
Coulter, David A. . . . . Atlantic
Denman, Jim N. . . . . Waterloo
Gray, Jane E. . . . . Mason City
Hamborg, K. David . . . . . Grinnell
Larison, Jeffrey T. . . . . Denison
Latta, Jackie M. . . . . Cedar Falls
Long, Merle L. . . . . Le Mars

Nass, Jeffrey W. . . . . Marion
Olson, Jim H. . . . . Bettendorf
Petrucka, Carol A. . . . . Marion
Rhatigan, Jana S. . . . . Iowa City
Scherrman, Mike E. . . . . Mt. Pleasant
Sime, Arlo D. . . . . Mason City
Simmens, Robert E. . . . . West Union
Torgler, Alan H. . . . . Bettendorf

Bank Examiner I

Ausborn, Kris M. . . . . West Union
Benishek, Lanny J. . . . . Denison
Bissell, Cheryl A. . . . . Marion
Erusha, D. Neil . . . . . Webster City
Fehring, Mary K. . . . . Atlantic
Fischer, Robert B. . . . . Bettenforf
Hill, Charles H. . . . . Webster City
Kennedy, Charles A. . . . . Des Moines
Knaack, Al . . . . . Grinnell
Lamb, Stephen C. . . . . Emmetsburg
Monical, Scott . . . . . Le Mars
Stewart, Thomas K. . . . . Mt. Pleasant
Wray, Russell C. . . . . Denison
Wilkins, Dan . . . . . Cedar Falls

SMALL LOAN DIVISION

Bonacci, Louis J. Jr. . . . . Ankeny
Wedeking, Richard G. . . . . Vinton

OFFICE STAFF

Hollister, Linda A. . . . . Des Moines
Newland, Barbara S. . . . . Des Moines
Schlutz, Lynn . . . . . Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks 554
Bank Offices (Operated by Iowa Chartered Banks) 350
Small Loan Licensees 292
Money Order Companies 11
Debt Management Companies 8

OPERATING STATEMENT

FOR

Jan. 1, 1979 to Dec. 31, 1979

	Bank	Small Loan	Total
RECEIPTS			
Total Exam. Fees	1,862,449.50	26,122.80	1,888,572.30
Investigation Fees:	6,349.32	900.00	7,249.32
License Fees:		49,555.00	49,555.00
Other Receipts	3,048.89	1,400.00	4,448.89
TOTAL INCOME	1,871,847.71	77,977.80	1,949,825.51
DISBURSEMENTS			
Salaries:			
Administration	89,856.72	4,419.19	94,275.91
Office Personnel	50,874.96	400.04	51,275.00
Supervisors & Examiners	1,388,460.49	54,843.80	1,443,304.29
Sub-Total	1,529,192.17	59,663.03	1,588,855.20
IPERS, FICA & INSURANCE	222,916.40	9,308.73	232,225.13
Sub-Total	1,752,108.57	68,971.76	1,821,080.33
Travel:			
Administration	4,405.37	-0-	4,405.37
Supervisors & Examiners	189,627.30	10,248.37	199,875.67
Sub-Total	194,032.67	10,248.37	204,281.04
Other Disbursements:			
Bd Mbrs Travel & Per Diem	6,243.11	-0-	6,243.11
Postage	10,579.52	838.29	11,417.81
Telephone & Telegraph	12,678.80	574.69	13,253.49
Office Rental	31,265.88	1,380.60	32,646.48
Equipment	4,811.81	166.89	4,978.70
Office Supplies & Expenses	8,978.73	504.66	9,483.39
Equipment Rental	4,016.62	171.34	4,187.96
Printing	2,198.50	91.60	2,290.10
Equipment Maintenance	1,268.52	58.88	1,327.40
Employee Education	2,955.00	-0-	2,955.00
Subscription & Dues	4,492.34	101.66	4,594.00
Employee Relocation	6,512.31	-0-	6,512.31
Administrative Expense	1,673.89	83.69	1,757.58
Court Reporting	66.00	72.50	138.50
Surety Bonds & Insurance	273.61	10.57	284.18
Miscellaneous	131.50	28.26	159.76
Sub-Total	98,146.14	4,083.63	102,229.77
TOTAL DISBURSEMENT	2,044,287.38	83,303.76	2,127,591.14
GAIN OR LOSS	(172,439.67)	(5,325.96)	(177,765.63)

RENEWAL CHARTERS ISSUED

Location	Name
Alton	Alton Savings Bank
Altoona	Altoona State Bank
Arlington	Arlington State Bank
Atlantic	First Whitney Bank & Trust
Bayard	Farmers State Bank
Burt	Burt Savings Bank
Cedar Rapids	Guaranty Bank and Trust Company
Center Point	Iowa State Bank and Trust Company
Cherokee	Central Trust & Savings Bank
Clarion	Brenton Bank and Trust Company
Crawfordsville	Peoples Savings Bank
Danbury	Farmers Savings Bank
Davenport	Davenport Bank and Trust Company
Earlham	Earlham Savings Bank
Emerson	Emerson State Bank
Estherville	Emmet County State Bank
Fort Madison	Iowa State Bank
Garwin	Farmers Savings Bank of Garwin
Gibson	Gibson Savings Bank
Gladbrook	State Bank
Grand Junction	Peoples Trust and Savings Bank
Greenfield	Adair County State Bank
Grinnell	Grinnell State Bank
Kingsley	Kingsley State Bank
Lansing	Kerndt Brother Savings Bank
Lytton	Lytton State Bank
Marion	Farmers State Bank
Maxwell	Maxwell State Bank
Miles	Miles Savings Bank
Mount Pleasant	Henry County Savings Bank
Onawa	Onawa State Bank
Pisgah	Pisgah Savings Bank
Reinbeck	Lincoln Savings Bank
Remsen	Farmers Savings Bank
Shell Rock	Security State Bank
Stuart	First State Bank
Vincent	Farmers Savings Bank
Walker	Walker State Bank
Wall Lake	Wall Lake Savings Bank
Williams	Williams Savings Bank
Yale	Farmers State Bank
Zearing	Tri-County State Bank

BANK OFFICE CERTIFICATES ISSUED

Bank	Office Location	Date of Certificate
Waterloo Peoples Bank Trust Company	Waterloo	July 2, 1979
Dubuque Key City Bank and Trust Company	Dubuque	July 9, 1979
Cedar Rapids Peoples Bank and Trust Company	Cedar Rapids	September 10, 1979
Latimer Latimer State Bank	Coulter	September 12, 1979
West Des Moines West Des Moines State Bank	Des Moines	December 3, 1979
Ackley Ackley State Bank	Geneva	December 10, 1979
Greenfield Union State Bank	Bridgewater	January 21, 1980
Maquoketa Maquoketa State Bank	Maquoketa	March 31, 1980
Winterset Farmers and Merchants State Bank	Winterset	April 28, 1980
Parkersburg Parkersburg State Bank	Parkersburg	May 16, 1980
Maquoketa Jackson State Bank and Trust Company	Maquoketa	May 29, 1980

BANK OFFICE CERTIFICATES CANCELLED

Bank	Office Location	Effective Date
Dubuque Key City Bank and Trust Company	Dubuque	July 13, 1979
Indianola Peoples Trust and Savings Bank	Indianola	September 11, 1979

BANK OFFICE APPLICATIONS ACTED UPON

	Proposed Office Location	Action Taken and Date
Winterset Farmers and Merchants State Bank	Winterset	Approved August 22, 1979
Sioux City Morningside State Bank	Sioux City	Approved August 22, 1979
West Des Moines West Des Moines State Bank	Des Moines	Approved August 22, 1979
Maquoketa Maquoketa State Bank	Maquoketa	Approved September 26, 1979
Davenport First Trust and Savings Bank	Davenport	Approved November 21, 1979
Des Moines Plaza State Bank (1)	Des Moines	Approved December 19, 1979
Indianola Peoples Trust and Savings Bank	Indianola	Approved January 17, 1980
Kiron Kiron State Bank (2)	Kiron	Approved February 8, 1980
Sioux City Valley State Bank	Sioux City	Approved February 20, 1980
Mount Vernon Mount Vernon Bank and Trust Company	Mount Vernon	Approved March 20, 1980

(1) Office in Merle Hay Mall, Des Moines, after relocation of bank charter to Urbandale within Merle Hay Plaza.

(2) Office in Kiron after relocation of bank charter to Odebolt along with change of name to Peoples State Bank.

BANK APPLICATIONS FOR RELOCATION

Bank	Proposed Location	Action Taken and Date
Des Moines Plaza State Bank	Urbandale	Approved December 19, 1979
Kiron Kiron State Bank	Odebolt	Approved February 8, 1980

CAPITAL STOCK CHANGES

Location Location	Name	Capital 6-30-79	Capital 6-30-80	Increase (Decrease)
Alton	The Alton Savings Bank	$ 105,000	$ 210,000	$ 105,000
Arlington	Arlington State Bank	75,000	150,000	75,000
Atlantic	Atlantic State Bank	500,000	1,500,000	1,000,000
Avoca	Citizens Savings Bank	200,000	300,000	100,000
Belmond	North Iowa State Bank	275,000	300,000	25,000
Britt	First State Bank	250,000	500,000	250,000
Creston	Iowa State Savings Bank	250,000	500,000	250,000
Danbury	Farmers Savings Bank	50,000	150,000	100,000
Davenport	First Trust & Savings Bank	500,000	1,500,000	1,000,000
Davenport	Northwest Bank & Trust Co.	2,000,000	4,250,000	2,250,000
Decorah	Decorah State Bank	500,000	1,000,000	500,000
Denver	Denver Savings Bank	120,000	360,000	240,000
Eagle Grove	Brenton State Bank	150,000	300,000	150,000
Elgin	Elgin State Bank	130,000	260,000	130,000
Exira	Exchange State Bank	100,000	300,000	200,000
Grundy Center	Farmers Savings Bank	195,000	390,000	195,000
Halbur	Farmers Savings Bank	60,000	120,000	60,000
Hawarden	Farmers State Bank	200,000	400,000	200,000
Hills	Hills Bank & Trust Co.	840,000	1,680,000	840,000
Independence	Farmers State Savings Bank	500,000	1,000,000	500,000
Keosauqua	Farmers State Bank	100,000	500,000	400,000
Kingsley	Kingsley State Bank	100,000	500,000	400,000
Larchwood	Security Savings Bank	150,000	300,000	150,000
Latimer	Latimer State Bank	120,000	360,000	240,000
Libertyville	Libertyville Savings Bank	50,000	150,000	100,000
Lisbon	Lisbon Bank & Trust Co.	100,000	175,000	75,000
Lone Tree	The Farmers & Merchants Savings	195,000	585,000	390,000
Lowden	American Trust & Savings Bank	150,000	300,000	150,000
Lytton	Lytton Savings Bank	50,000	150,000	100,000
Manly	Manly State Bank	302,000	350,000	48,000
Maynard	The Maynard Savings Bank	120,000	240,000	120,000
Melbourne	Melbourne Savings Bank	200,000	400,000	200,000
Mineola	Mineola State Bank	50,000	100,000	50,000
Mingo	The Mingo Trust & Savings Bank	60,000	120,000	60,000
Moorhead	Moorhead State Bank	60,000	120,000	60,000
Mt. Pleasant	Henry County Savings Bank	400,000	1,000,000	600,000
Mt. Vernon	Mt. Vernon Bank & Trust Co.	200,000	400,000	200,000
New Vienna	New Vienna Savings Bank	75,000	150,000	75,000
Norway	Benton County Savings Bank	85,000	170,000	85,000
Onawa	Onawa State Bank	300,000	900,000	600,000
Parkersburg	Parkersburg State Bank	150,000	450,000	300,000
Pierson	Farmers Savings Bank	100,000	200,000	100,000
Pisgah	The Pisgah Savings Bank	50,000	100,000	50,000
Polk City	Polk City Savings Bank	130,000	156,000	26,000
Readlyn	The Readlyn Savings Bank	50,000	150,000	100,000
Reinbeck	Lincoln Savings Bank	400,000	800,000	400,000
Remsen	Farmers Savings Bank	200,000	600,000	400,000
Riverton	Nishna Valley State Bank	25,000	100,000	75,000
Roland	Roland State Bank	100,000	200,000	100,000
Sioux Center	American State Bank	600,000	670,000	70,000
Somers	Somers Savings Bank	200,000	400,000	200,000
Story City	Randall-Story State Bank	200,000	400,000	200,000
Traer	Farmers Savings Bank	350,000	400,000	50,000
Urbandale	Brenton Bank & Trust	450,000	500,000	50,000
Vincent	Farmers Savings Bank	60,000	120,000	60,000
Wall Lake	Wall Lake Savings Bank	75,000	750,000	675,000
Watkins	The Watkins Savings Bank	50,000	150,000	100,000
Wilton	Wilton Savings Bank	400,000	800,000	400,000
Winfield	Peoples State Bank	100,000	200,000	100,000
Worthington	State Bank of Worthington	150,000	300,000	150,000
Yale	Farmers State Bank	120,000	240,000	120,000

LIST OF 350 OFFICE CERTIFICATES OUTSTANDING AS OF JUNE 30, 1980

Under the Provisions of the Iowa Banking Act of 1969

Office Location		Bank Location
Agency	Union Bank & Trust Company	Ottumwa
Albia	First Iowa State Bank	(1) Albia
Alburnett	Farmers State Bank	Marion
Alexander	Latimer State Bank	Latimer
Algona	Iowa State Bank	(1) Algona
Algona	The Security State Bank	(1) Algona
Allerton	Citizens State Bank	Corydon
Alvord	Valley State Bank	Rock Valley
Ames	Union Story Trust & Savings Bank	(2) Ames
Ames	University Bank & Trust	(1) Ames
Ankeny	Ankeny State Bank	(1) Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arthur	Ida County State Bank	Ida Grove
Audubon	Audubon State Bank	(1) Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Ayrshire	Palo Alto County State Bank	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Belle Plaine	Citizens State Bank	(1) Belle Plaine
Bernard	Jackson State Bank & Trust Co.	Maquoketa
Bettendorf	Bettendorf Bank & Trust Co.	(2) Bettendorf
Bettendorf	Davenport Bank and Trust Company	Davenport
Bettendorf	Security State Trust & Savings Bank	(1) Bettendorf
Birmingham	Farmers State Bank	Keosauqua
Bonaparte	The State Central Savings Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone	Boone State Bank & Trust Company	(1) Boone
Booneville	Farmers & Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Co.	Boone
Brandon	Urbana Savings Bank	Urbana
Bridgewater	Union State Bank	Greenfield
Britt	First State Bank	(1) Britt
Burlington	Hawkeye Bank and Trust	(2) Burlington
Burlington	Farmers & Merchants Bank & Trust	(2) Burlington
Burnside	Union Trust & Savings Bank	Fort Dodge
Callender	Somers Savings Bank	Somers
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls	Cedar Falls Trust & Savings Bank	(1) Cedar Falls
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids	First Trust & Savings Bank	(1) Cedar Rapids
Cedar Rapids	Guaranty Bank and Trust Co.	(3) Cedar Rapids
Cedar Rapids	Peoples Bank and Trust Company	(3) Cedar Rapids

Cedar Rapids	United State Bank	(1) Cedar Rapids
Centerville	Iowa Trust and Savings Bank	(1) Centerville
Chariton	First State Bank	(1) Chariton
Charlotte	Goose Lake Savings Bank	Goose Lake
Chelsea	Chelsea Savings Bank	Belle Plaine
Cherokee	Steele State Bank	(1) Cherokee
Clarinda	Citizens State Bank	(1) Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union
Cleves	Peoples Savings Bank	Wellsburg
Clinton	Iowa State Savings Bank	(1) Clinton
Clive	First Federal State Bank	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Iowa State Bank & Trust Company	Iowa City
Coulter	Latimer State Bank	Latimer
Council Bluffs	Council Bluffs Savings Bank	(2) Council Bluffs
Council Bluffs	State Bank and Trust	(2) Council Bluffs
Craig	Security Savings Bank	Ireton
Creston	Iowa State Savings Bank	(1) Creston
Cromwell	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Co.	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Jefferson State Bank	Jefferson
Davenport	Bettendorf Bank and Trust Company	Bettendorf
Davenport	Davenport Bank and Trust Co.	(3) Davenport
Davenport	First Trust & Savings Bank	(1) Davenport
Davenport	Northwest Bank and Trust Co.	(1) Davenport
Decorah	Decorah State Bank	(1) Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Jackson State Bank and Trust Co.	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison	Crawford County Trust & Savings Bank	(1) Denison
Denmark	Farmers Savings Bank	Wever
Des Moines	Bankers Trust Company	(3) Des Moines
Des Moines	Brenton Bank & Trust Company	(1) Urbandale
Des Moines	Capital City State Bank	(2) Des Moines
Des Moines	First Federal State Bank	(2) Des Moines
Des Moines	Iowa State Bank	(2) Des Moines
Des Moines	Plaza State Bank	(2) Des Moines
Des Moines	West Des Moines State Bank	West Des Moines
Dexter	Dallas County State Bank	Adel
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque	American Trust & Savings Bank	(3) Dubuque
Dubuque	Dubuque Bank and Trust Co.	(4) Dubuque
Dubuque	Key City Bank and Trust Co.	(1) Dubuque

Duncombe	Union Trust & Savings Bank	Fort Dodge
Dunkerton	Peoples Bank & Trust Company	Waterloo
Desoto	Earlham Savings Bank	Earlham
Eagle Grove	Security Savings Bank	(1) Eagle Grove
Eldora	Hardin County Savings Bank	(1) Eldora
Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville	Emmet County State Bank	(1) Estherville
Fairfield	Iowa State Bank & Trust Co.	(1) Fairfield
Farmersburg	Peoples State Bank	Elkader
Farmington	The State Central Savings Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
Fort Dodge	The State Bank	(2) Fort Dodge
Fort Dodge	Union Trust & Savings Bank	(1) Fort Dodge
Fort Madison	Fort Madison Bank & Trust Co.	(1) Fort Madison
Fort Madison	Iowa State Bank	(1) Fort Madison
Fort Madison	Lee County Savings Bank	(1) Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilbert	Union Story Trust & Savings Bank	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Glenwood	Glenwood State Bank	(1) Glenwood
Goodell	North Iowa State Bank	Belmond
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Gravity	State Savings Bank	Bedford
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton	Hampton State Bank	(1) Hampton
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	Union Trust & Savings Bank	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazelton	Maynard Savings Bank	Maynard
Henderson	State Bank and Trust	Council Bluffs
Hiawatha	Farmers State Bank	Marion
Hillsboro	Hawkeye Bank and Trust	Burlington
Hinton	Farmers State Bank	Merrill
Holland	Farmers Savings Bank	Grundy Center
Holy Cross	Farley State Bank	Farley
Hospers	American State Bank	Sioux Center
Humboldt	Humboldt Trust & Savings Bank	(1) Humboldt

Humeston	The Citizens State Bank	Corydon
Huxley	South Story Bank & Trust	Slater
Indianola	Peoples Trust and Savings Bank	(1) Indianola
Indianola	Warren County Brenton Bank & Trust	(1) Indianola
Ionia	First Security Bank & Trust Co.	Charles City
Iowa City	Hawkeye State Bank	(1) Iowa City
Iowa City	Iowa State Bank & Trust Co.	(1) Iowa City
Iowa Falls	Citizens State Bank	(1) Iowa Falls
Jamaica	Perry State Bank	Perry
Janesville	State Bank of Waverly	Waverly
Jefferson	Home State Bank	(1) Jefferson
Kensett	Manly State Bank	Manly
Keokuk	Keokuk Savings Bank & Trust Co.	(1) Keokuk
Keokuk	Security State Bank	(1) Keokuk
Keokuk	The State Central Savings Bank	(1) Keokuk
Kesley	Iowa State Bank	Clarksville
Keswick	First Trust and Union Savings Bank	Sigourney
Kinross	First Trust and Union Savings Bank	Sigourney
Klemme	North Iowa State Bank	Belmond
Knoxville	Iowa State Savings Bank	(2) Knoxville
Lacona	Peoples Trust & Savings Bank	Indianola
Lakota	Farmers Trust and Savings Bank	Buffalo Center
Lamont	Farmers State Savings Bank	Independence
Lamotte	Andrew Savings Bank	Andrew
Lanesboro	Commercial Savings Bank	Carroll
Laurel	Security Savings Bank	Marshalltown
Lawton	First Trust and Savings Bank	Moville
Lehigh	Union Trust & Savings Bank	Fort Dodge
Le Grand	Citizens Savings Bank	Gilman
Leon	Decatur County State Bank	(1) Leon
Lester	Peoples Bank & Trust	Rock Valley
Lincoln	Lincoln Savings Bank	Reinbeck
Lineville	The Citizens State Bank	Corydon
Linn Grove	First State Bank	Sioux Rapids
Liscomb	Union-Whitten State Savings Bank	Union
Littleport	Community Savings Bank	Edgewood
Little Rock	Rock Rapids State Bank	Rock Rapids
Lorimor	Commercial State Bank	Afton
Lost Nation	First Trust & Savings Bank	Wheatland
Lovilia	State Bank of Bussey	Bussey
Luverne	The Security State Bank	Algona
Luxemberg	Fidelity Bank and Trust	Dyersville
McCallsburg	State Bank and Trust Company	Nevada
McClelland	Council Bluffs Savings Bank	Council Bluffs
Macedonia	State Bank and Trust	Council Bluffs
Macksburg	Union State Bank	Winterset
Malcolm	Grinnell State Bank	Grinnell
Mallard	Palo Alto County State Bank	Emmetsburg
Maquoketa	Jackson State Bank and Trust Company	(2) Maquoketa

Maquoketa	Maquoketa State Bank	(1) Maquoketa
Marble Rock	First Security Bank and Trust Co.	Charles City
Marquette	First State Savings Bank	McGregor
Marshalltown	Commercial State Bank	(2) Marshalltown
Marshalltown	Fidelity Brenton Bank & Trust Co.	(1) Marshalltown
Marshalltown	Security Savings Bank	(1) Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City	American State Bank	(2) Mason City
Mason City	United Home Bank and Trust Company	(2) Mason City
Maurice	Northwestern State Bank of Orange City	Orange City
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola
Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Minden	Farmers and Merchants State Bank	Neola
Missouri Valley	Peoples State Bank	(1) Missouri Valley
Modale	State Bank and Trust	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Co.	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville
Moulton	Davis County Savings Bank	Bloomfield
Mount Joy	Central Trust and Savings Bank	Eldridge
Mount Pleasant	Henry County Savings Bank	(1) Mount Pleasant
Mount Union	Iowa State Bank	Morning Sun
Murray	Clarke County State Bank	Osceola
Muscatine	Central State Bank	(2) Muscatine
Newhall	Peoples Bank and Trust Company	Cedar Rapids
New Hartford	Parkersburg State Bank	Parkersburg
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank and Trust	Burlington
Newton	Jasper County Savings Bank	(1) Newton
New Virginia	Norwalk-Cumming State Bank	Norwalk
Nichols	Farmers and Merchants Savings Bank	Lone Tree
North Liberty	uniBank & Trust	Coralville
Oakland	Oakland Savings Bank	(1) Oakland
Oakville	Farmers & Merchants Bank & Trust	Burlington
Olin	Union Trust and Savings Bank	Stanwood
Ollie	Hayesville Savings Bank	Hayesville
Orange City	Northwestern State Bank of Orange City	(1) Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola	Clarke County State Bank	(1) Osceola
Osceola	Osceola State Bank and Trust Company	(1) Osceola
Oskaloosa	Mahaska State Bank	(2) Oskaloosa
Ottumwa	South Ottumwa Savings Bank	(1) Ottumwa
Ottumwa	Union Bank and Trust Company	(2) Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	State Bank of Portsmouth	Portsmouth
Parkersburg	Parkersburg State Bank	(1) Parkersburg

Parkview	Central Trust & Savings Bank	Eldridge
Pella	Marion County State Bank	(1) Pella
Pleasantville	Pleasantville State Bank	(1) Pleasantville
Plymouth	Manly State Bank	Manly
Pocahontas	Commercial State Bank	(1) Pocahontas
Popejoy	Farmers State Bank	Dows
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Dallas County State Bank	Adel
Red Oak	Houghton State Bank	(1) Red Oak
Richland	Union Bank and Trust Company	Ottumwa
Ringsted	Emmet County State Bank	Estherville
Rock Valley	Valley State Bank	(1) Rock Valley
Rowan	Brenton Bank and Trust Company	Clarion
Rubio	Rubio Savings Bank of Brighton	Brighton
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Russell	First State Bank	Chariton
Ryan	Citizens State Bank	Hopkinton
Sac City	Citizens Savings Bank	(1) Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
St. Olaf	Central State Bank	Elkader
Sabula	Teeds Grove Savings Bank	Teeds Grove
Salem	Hawkeye Bank and Trust	Burlington
Sergeant Bluff	Pioneer Valley Savings Bank	(1) Sergeant Bluff
Shannon City	First State Bank	Diagonal
Sharpsburg	State Savings Bank	Bedford
Sheldon	Citizens State Bank	(1) Sheldon
Shellsburg	Urbana Savings Bank	Urbana
Shenandoah	The Security Trust and Savings Bank	(1) Shenandoah
Sherrill	Dubuque Bank & Trust Company	Dubuque
Silver City	Mills County State Bank	Glenwood
Sioux City	Valley State Bank	(1) Sioux City
Smithland	First State Bank	Mapleton
Spencer	Farmers Trust and Savings Bank	(1) Spencer
Spirit Lake	First Bank & Trust	(1) Spirit Lake
Stockport	The State Central Savings Bank	Keokuk
Storm Lake	The Commercial Trust & Savings Bank	(1) Storm Lake
Storm Lake	Security Trust & Savings Bank	(1) Storm Lake
Sully	Kellogg Savings Bank	Kellogg
Swaledale	First State Bank	Thornton
Taintor	Taintor Savings Bank	New Sharon
Tama	Tama State Bank	(1) Tama
Terrill	The State Bank	Spirit Lake
Thor	Humboldt Trust and Savings Bank	Humboldt
Toledo	The State Bank of Toledo	(1) Toledo
Truro	Union State Bank	Winterset

Underwood	State Bank and Trust	Council Bluffs
Vail	Westside State Savings Bank	Westside
Van Meter	Dallas County State Bank	Adel
Ventura	Community State Bank of Clear Lake	Clear Lake
Vining	Clutier State Bank	Clutier
Volga	Central State Bank	Elkader
Wadena	Elgin State Bank	Elgin
Washington	Washington State Bank	(1) Washington
Washta	Central Trust and Savings Bank	Cherokee
Waterloo	Peoples Bank and Trust Company	(2) Waterloo
Waterloo	Waterloo Savings Bank	(2) Waterloo
Waterville	Farmers and Merchants Savings Bank	Waukon
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon	Waukon State Bank	(1) Waukon
Waverly	State Bank of Waverly	(1) Waverly
Webster City	First State Bank	(1) Webster City
West Burlington	West Burlington State Bank	(1) West Burlington
West Des Moines	Capital City State Bank	Des Moines
West Des Moines	West Des Moines State Bank	(1) West Des Moines
West Point	The State Central Savings Bank	Keokuk
Wilton	Wilton Savings Bank	(1) Wilton
Windsor Heights	Bankers Trust Company	Des Moines
Winterset	Farmers and Merchants State Bank	(1) Winterset
Woden	First State Bank	Britt
Woodward	Brenton State Bank	Dallas Center

( ) Denotes the number of facilities

IOWA BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Banks and Trust Companies Since 1891

Date	Number	Due Depositors	Capital Stock	Total Liabilities
June 30, 1891	205	$ 33,781,706	$22,026,393	$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731,614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,322,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,496,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667

* Includes the reports of 288 S. F. 111 banks.
** Does not include the reports of S. F. 111 banks

Date	Number	Due Depositors	Capital Stock	Total Liabilities
June 30, 1936	543	346,713,047	23,306,500	385,437,951
June 30, 1937	545	383,193,883	23,551,500	424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,883	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	64,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	0,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	0,992,127,000	159,669,000	12,509,900,000
June 30, 1980	554	1,805,752,000	175,876,000	13,568,887,000

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS 1977-1979

(Amounts in Thousands of dollars)

Item Description	1977	1978	1979
CURRENT OPERATING EARNINGS – TOTAL	$ 733,453	$ 893,530	$ 1,095,334
Interest on U.S. Government obligations	123,807	157,684	140,081
Interest and dividends on other securities	74,783	80,321	89,926
Interest and discount on loans	535,961	610,349	809,301
Trust Department	4,941	5,642	6,637
Service charges	12,294	14,781	20,617
Exchange and collection charges	16,548	18,763	21,583
Other current operating earnings	5,119	5,990	7,189
CURRENT OPERATING EXPENSES – TOTAL	636,201	730,321	895,034
Salaries - wages and fees	130,116	145,277	164,332
Interest on time and savings deposits	385,111	438,804	543,189
Interest on borrowed money	8,452	16,103	38,641
Interest on capital notes and debentures	831	862	1,084
Net occupancy expense	18,468	35,405	40,047
Provision for loan losses	31,834	13,658	15,889
Other expense	69,631	80,212	91,852
NET CURRENT OPERATING EARNINGS	137,252	163,209	200,300
Taxes on net income	29,344	36,867	44,309
Net securities gains or losses	2,079	(2,417)	(4,740)
Net extraordinary charges or credits	485	131	(184)
Net income before dividends and other increases or decreases in capital	110,472	124,056	151,067
Dividends	25,073	29,438	36,045
Net other increases or decreases in capital	9,449	5,018	13,627
NET ADDITIONS TO CAPITAL FROM PROFITS	$ 94,848	$ 99,636	$ 128,649
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS – TOTAL	$10,338,440	$11,477,423	$12,709,190
Cash and due from banks	813,159	918,138	1,007,199
United State Government obligations	1,708,755	1,704,339	1,759,304
Other securities	1,413,119	1,510,567	1,619,642
Loans and discounts	6,176,883	7,078,400	8,006,889
All other assets	226,524	265,979	316,156
LIABILITIES AND CAPITAL – TOTAL	10,338,440	11,477,423	12,709,190
Total deposits	9,282,665	10,242,965	11,201,609
Demand deposits	2,676,842	2,906,776	3,641,061
Time and savings deposits	6,605,823	7,336,189	7,560,548
Borrowing and other liabilities	216,298	297,417	454,325
Total capital accounts	$ 839,477	$ 937,041	$ 1,053,256
Number of banks, December 31	553	554	554

(a) Asset and liability items are average of figures reported at beginning, middle and end of year.

RATIOS OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS 1977-1979

Item Description	1977	1978	1979
AMOUNTS PER $100 OF CURRENT OPERATING EARNINGS			
CURRENT OPERATING EARNINGS–TOTAL	$100.00	$100.00	$100.00
Interest on U.S. Government obligations	16.01	13.70	12.79
Interest and dividends on other securities	9.67	8.99	8.21
Interest and discount on loans	69.29	72.26	73.89
Trust department	.64	.63	.61
Service charges	1.59	1.65	1.88
Exchange and collection charges	2.14	2.10	1.97
Other current operating earnings	.66	.67	.65
CURRENT OPERATING EXPENSES – TOTAL	82.25	81.73	81.71
Salaries, wages and fees	16.82	16.26	15.00
Interest on time and savings deposits	49.79	49.11	49.59
Other current operating expenses	15.64	16.36	17.12
NET CURRENT OPERATING EARNINGS	17.75	18.27	18.29
AMOUNTS PER $100 OF TOTAL ASSETS (a)			
Current operating earnings - total	7.48	7.78	8.62
Current operating expenses - total	6.15	6.36	7.04
Net current operating earnings	1.33	1.42	1.58
Net securities gains or losses	.02	(.02)	(.04)
Net income before dividends and other increases or decreases in capital	1.07	1.08	1.19
Net addition to capital from profits	.92	.87	1.01
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net current operating earnings	16.35	17.42	19.02
Taxes on net income	3.50	3.93	4.21
Net securities gains or losses	.25	(.26)	(.45)
Net extraordinary charges or credits	.06	.01	(.02)
Net income before dividends and other increases or decreases in capital	13.16	13.24	14.34
Cash dividends	2.99	3.14	3.42
Net other increases or decreases in capital	1.12	.54	1.29
Net additions to capital from profits	11.30	10.63	12.21
SPECIAL RATIOS (a)			
Income on loans per $100 of loans	8.67	8.56	10.11
Income on securities per $100 of securities	6.36	7.40	6.81
Service charges per $100 of demand deposits	.46	.51	.57
Interest paid per $100 of time and savings deposits	5.83	5.98	7.18
ASSETS AND LIABILITIES PER $100 OF TOTAL ASSETS (a)			
ASSETS – TOTAL	$100.00	$100.00	$100.00
Cash and due from banks	7.86	8.00	7.93
United States Government obligations	16.53	14.85	13.84
Other securities	13.67	13.16	12.74
Loans and discounts	59.75	61.67	63.00
All other assets	2.19	2.32	2.49
LIABILITIES AND CAPITAL – TOTAL	$100.00	$100.00	$100.00
Total Deposits	89.79	89.25	88.14
Demand deposits	25.89	25.32	28.65
Time and savings deposits	63.90	63.92	59.49
Borrowing and other liabilities	2.09	2.59	3.57
Total capital accounts	8.12	8.16	8.29
Number of banks, December 31	553	554	554

(a) Asset and liability items are average of figures reported at beginning, middle and end of year.

ABSTRACT N
STATE OF IOWA – DEPAR
Abstract of Reports of Condition of 554 Io
Compared with 554 Bank

(All amounts expressed in thousand of dollars)

ASSETS	June 30, 198
Cash and Due from Banks	$ 983,181
United State Securities	1,916,135
Sub-Total	2,899,316
Obligation of States and Political Subdividions	1,601,976
Other Bonds and Investments (a)	83,339
Loans and Discounts (b)	8,658,250
Less: Loan Loss Valuation	(64,088)
Buildings and Equipment	159,734
Other Real Estate	8,195
Other Assets	222,165
Total Assets	13,568,887
LIABILITIES AND EQUITY CAPITAL	
Demand Deposits	2,514,629
Time and Savings Deposits	8,511,231
U. S. Government Deposits	17,754
Public Funds Deposits	762,138
Total Deposits	11,805,752
Bills Payable	379,498
Deferred Taxes on BDR	27,004
Other Liabilities	157,341
Total Liabilities	12,369,595
Subordinated Notes and Debentures	19,611
Capital (Common and Preferred)	175,876
Surplus	442,303
Undivided Profits & Contingency Res.	561,502
Total Equity Capital	1,179,681
Total Equity Capital & Notes	1,199,292
Total Liabilities & Capital	13,568,887
Total Earning Assets	12,258,710
Total Capital Funds to Total Deposits	

(a) Includes Federal Reserve Bank Stock (b) Includes Overdrafts, Federal Funds Sold and Direct

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MENT OF BANKING
a Chartered Banks at June 30, 1980
at June 30, 1979

ercent	June 30, 1979	Percent	June 30, 1980 Compared with June 30, 1979	% of Increase or Decrease
7.24	$ 906,434	7.24	$ 76,747 +	8.47 +
14.12	1,715,759	13.72	200,376 +	11.68 +
21.36	2,622,193	20.96	277,123 +	10.57 +
11.81	1,524,074	12.18	77,902 +	5.11 +
.61	91,337	.73	7,998 –	8.76 –
63.81	8,018,299	64.10	639,951 +	7.98 +
(.47)	(59,007)	(.47)	(5,081)+	8.61 +
1.18	138,183	1.11	21,551 +	15.60 +
.06	6,509	.05	1,686 +	25.90 +
1.64	168,312	1.34	53,853 +	32.00 +
00.00	12,509,900	100.00	1,058,987 +	8.47 +
18.53	2,689,754	21.50	175,125 –	(6.51)–
62.72	7,562,154	60.45	949,077 +	12.55 +
.13	17,106	.14	648 +	3.79 +
5.62	723,113	5.78	39,025 +	5.40 +
87.00	10,992,127	87.87	813,625 +	7.40 +
2.80	344,982	2.76	34,516 +	10.00 +
.20	24,169	.19	2,835 +	11.71 +
1.16	95,248	.76	62,093 +	65.19 +
91.16	11,456,526	91.58	913,069 +	7.97 +
.15	10,725	.08	8,886	82.85 +
1.29	159,669	1.28	16,207 +	10.15 +
3.26	405,255	3.24	37,048 +	9.14 +
4.14	477,725	3.82	83,777 +	17.54 +
8.69	1,042,649	8.34	137,032 +	13.14 +
8.84	1,053,374	8.42	145,918 +	13.85 +
00.00	12,509,900	100.00	1,058,987 +	8.47 +
90.34	11,349,469	90.72	909,241 +	8.01 +
0.16		9.58		

ase Financing

ABSTRACT OF CONSOLIDATED REPORTS OF 554 IOWA CHARTERED BANKS AT THE FOLLOWING DATES

(All amounts expressed in thousand of dollars)

ASSETS	June 30, 1980		December 31, 1979	
		Percent		Percent
Cash and Due from Banks	$ 983,181	7.24	$ 1,115,141	8.29
United State Securities	1,916,135	14.12	1,792,945	13.32
Sub-Total	2,899,316	21.36	2,908,086	21.61
Obligations of State and Political Subdivisions	1,601,976	11.81	1,562,855	11.62
Other Bonds and Investments (a)	83,339	.61	95,366	.71
Loans and Discounsts (b)	8,658,250	63.81	8,603,205	63.94
Less: Loan Loss Valuation	(64,088)	(.47)	(61,730)	(.46)
Buildings and Equipment	159,734	1.18	149,244	1.11
Other Real Estate	8,195	.06	6,413	.05
Other Assets	222,165	1.64	190,604	1.42
Total Assets	13,568,887	100.00	13,454,043	100.00
LIABILITIES				
Demand Deposits	2,514,629	18.53	3,068,454	22.81
Time and Savings Deposits	8,511,231	62.72	7,987,148	59.37
U. S. Government Deposits	17,754	.13	24,183	.18
Deposits of States and Political Sub.	762,138	5.62	703,001	5.22
Total Deposits	11,805,752	87.00	11,782,786	87.58
Bills Payable	379,498	2.80	408,289	3.03
Deferred Taxes on BDR	27,004	.20	25,749	.19
Other Liabilities	157,341	1.16	115,963	.86
Total Liabilities	12,369,595	91.16	12,332,787	91.66
Subordinated Notes and Debentures	19,611	.15	19,743	.15
Capital (Common and Preferred)	175,876	1.29	166,947	1.24
Surplus	442,303	3.26	424,643	3.16
Undivided Profits and Contingency Reserve	561,502	4.14	509,923	3.79
Total Equity Capital	1,179,681	8.69	1,101,513	8.19
Total Equity Capital & Notes	1,199,292	8.84	1,121,256	8.34
Total Liabilities and Capital	13,568,887	100.00	13,454,043	100.00
Total Earning Assets	12,258,710	90.34	12,054,371	89.60
Total Capital Funds to Total Deposits		10.16		9.52

(a) Includes Federal Reserve Bank Stock; (b) Includes Overdrafts, Federal Funds Sold and Direct Lease Financing

DECEMBER 31, 1979 Consumer Loan Figures
As reported by 554 Iowa chartered Banks (000s omitted)

Group Headings (000s omitted)	All Banks		Under $5,000		$5,000 to $8,000		$8,000 to $12,000	
Number of Banks	554		21		77		117	
Non-Agricultural Consumer Loans	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Secured by Automobiles	$ 341,744	$125,286	$ 3,228	$ 5	$ 21,024	$ 501	$ 41,161	$1,157
Secured by Other Personal Property	216,050	31,181	1,206	9	8,802	6	13,310	106
Secured by Real Estate	250,068	-0-	2,708	0	22,375	0	38,298	-0-
Unsecured	185,073	6,436	1,658	0	7,755	0	19,994	-0-
Other Secured Consumer Loans	149,192	15,578	966	18	5,522	0	20,312	109
Total Non-Agricultural Loans	1,142,127	178,481	9,766	32	65,478	507	133,075	1,372
Agriculturally Related Consumer Loans								
Secured by Autos & Machinery	344,322	20,065	4,828	33	29,892	645	45,688	1,743
Secured by Other Personal Prop.	352,716	1,711	4,582	3	32,633	287	70,270	521
Secured by Farm Real Estate	94,469	-0-	1,032	-0-	7,062	-0-	16,334	-0-
Unsecured	143,696	1,979	2,464	-0-	13,240	134	27,028	186
Other Secured Consumer Loans	158,901	3,743	1,348	-0-	14,936	764	33,292	31
Total Agricultural Loans	1,094,104	27,498	14,254	36	97,763	1,830	192,612	2,481
TOTAL CONSUMER LOANS	2,236,231	205,979	24,020	68	163,241	2,337	325,687	3,853

DECEMBER 31, 1979 Consumer Loan Figures
As reported by 554 Iowa chartered Banks (000s omitted)

Group Headings (000s omitted)	$12,000 to $16,000		$16,000 to $25,000		$25,000 to $50,000		OVER $50,000	
Number of Banks	69		112		115		43	
Non-Agricultural Consumer Loans	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Secured by Automobiles	$ 30,961	$1,190	$ 88,193	$ 6,485	$ 8,153	$29,711	$149,024	$ 86,237
Secured by Other Personal Property	40,735	215	30,677	2,177	51,487	7,833	69,833	20,835
Secured by Real Estate	24,760	-0-	45,372	-0-	72,838	-0-	43,717	-0-
Unsecured	2,995	4	27,147	32	62,274	679	63,250	5,721
Other Secured Consumer Loans	9,245	281	19,113	639	46,561	5,427	47,473	9,104
Total Non-Agricultural Loans	108,696	1,690	210,502	9,333	241,313	43,650	373,297	121,897
Agriculturally Related Consumer Loans								
Secured by Autos & Machinery	42,614	2,028	69,911	5,442	98,605	7,286	52,784	2,888
Secured by Other Personal Prop.	37,565	160	77,554	169	77,636	431	52,476	140
Secured by Farm Real Estate	7,427	-0-	23,252	-0-	21,516	-0-	17,846	-0-
Unsecured	13,163	195	33,859	791	31,923	747	22,019	426
Other Secured Consumer Loans	14,778	1,541	22,287	619	37,210	316	35,050	472
Total Agricultural Loans	115,547	3,924	226,863	6,521	266,890	8,780	180,175	3,926
TOTAL CONSUMER LOANS	224,243	5,614	437,365	15,854	508,203	52,430	553,472	125,823

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
1	Ackley	Ackley State Bank	2,445	5,423	4,239	18,542	(61)
2	Adair	Exchange State Bank	512	2,237	1,159	8,856	(68)
3	Adel	Dallas County State Bank	2,286	4,341	8,414	31,588	(167)
4	Adel	Raccoon Valley State Bank	1,230	1,400	874	18,555	(199)
5	Afton	Commercial State Bank	845	1,300	2,687	9,882	(46)
6	Akron	Akron Savings Bank	387	2,385	406	4,596	(42)
7	Albert City	Albert City Savings Bank	810	900	1,403	6,430	(101)
8	Albia	First Iowa State Bank	967	5,977	4,159	13,643	(123)
9	Alden	Alden State Bank	1,006	525	320	8,561	(34)
10	Algona	Iowa State Bank	1,407	4,363	4,028	24,688	(190)
11	Algona	The Security State Bank	1,453	2,625	3,340	24,350	(261)
12	Allison	State Bank of Allison	783	1,273	3,083	11,551	(116)
13	Alta	The First Trust & Savings Bank	556	1,075	754	6,637	(62)
14	Alta Vista	Alta Vista State Bank	473	4,009	820	5,296	(69)
15	Alton	The Alton Savings Bank	410	1,398	168	8,177	(62)
16	Altoona	Altoona State Bank	1,569	1,887	2,092	9,345	(15)
17	Ames	Union Story Trust & Savings Bank	4,133	4,653	5,353	39,343	(89)
18	Ames	University Bank & Trust Company	3,640	5,867	6,743	27,971	(278)
19	Anamosa	Citizens Savings Bank	2,439	4,455	2,999	16,078	(174)
20	Andrew	Andrew Savings Bank	660	2,559	864	6,566	(97)
21	Anita	Anita State Bank	871	953	1,886	11,612	(114)
22	Ankeny	Ankeny State Bank	3,598	4,818	4,113	22,390	(165)
23	Anthon	The First Trust & Savings Bank	362	450	524	8,788	(117)
24	Aplington	State Savings Bank	564	1,829	915	7,298	(44)
25	Aredale	Aredale State Bank	210	899	616	2,218	(17)
26	Arlington	Arlington State Bank	447	399	2,277	3,161	(35)
27	Armstrong	First Trust & Savings Bank	1,745	2,486	1,140	10,742	(120)
28	Ashton	Ashton State Bank	647	1,399	2,752	11,279	(87)
29	Atkins	Peoples Savings Bank	575	777	92	3,791	(32)
30	Atlantic	Atlantic State Bank	4,134	16,030	10,629	27,942	(213)
31	Atlantic	First Whitney Bank & Trust	2,121	7,909	8,420	26,447	(166)
32	Auburn	Auburn Savings Bank	612	1,128	142	4,371	(46)
33	Audubon	Audubon State Bank	1,916	1,680	2,801	26,348	(244)
34	Aurelia	The First Trust & Savings Bank	632	2,193	883	6,962	(60)
35	Avoca	Citizens Savings Bank	1,086	5,509	1,904	7,795	(98)
36	Avoca	The Avoca State Bank	630	4,413	2,408	9,470	(93)
37	Baldwin	Baldwin Savings Bank	295	2,195	576	5,016	(20)
38	Bancroft	Farmers & Traders Savings Bank	362	1,599	1,053	9,149	(22)
39	Baxter	State Savings Bank	394	300	764	5,154	(24)
40	Bayard	The Farmers State Bank	477	598	-0-	4,777	(-0-)
41	Beaman	Farmers Savings Bank	714	5,590	964	4,274	(62)
42	Bedford	State Savings Bank	1,328	5,557	2,606	13,851	(20)
43	Belle Plaine	Chelsea Savings Bank	699	1,666	1,290	9,919	(92)
44	Belle Plaine	Citizens State Bank	1,055	3,515	4,198	19,901	(161)
45	Bellevue	Bellevue State Bank	1,093	2,507	1,303	11,493	(128)
46	Belmond	First State Bank	1,995	5,175	3,742	18,842	(84)
47	Belmond	North Iowa State Bank	740	2,268	1,367	12,099	(137)
48	Bennett	Bennett State Bank	613	689	263	7,041	(59)
49	Bettendorf	Bettendorf Bank & Trust Co.	6,746	-0-	8,544	49,650	(250)
50	Bettendorf	Security State Trust & Savings Bank	4,013	3,309	10	22,590	(-0-)
51	Blairstown	Benton County State Bank	328	444	752	5,352	(18)
52	Blencoe	Blencoe State Bank	722	3,348	568	4,354	(61)
53	Bloomfield	Davis County Savings Bank	1,820	4,478	5,833	21,711	(139)
54	Blue Grass	Blue Grass Savings Bank	710	3,598	2,404	13,080	(120)
55	Bode	Bode State Bank	474	2,223	537	2,800	(27)
56	Boone	Boone State Bank & Trust Co.	3,326	4,904	3,718	33,648	(212)
57	Boyden	The Farmers Savings Bank	1,033	1,930	1,930	12,182	(55)
58	Breda	The Breda Savings Bank	1,282	897	258	6,001	(74)
59	Brighton	Rubio Savings Bank of Brighton	441	2,196	168	4,125	(46)
60	Britt	First State Bank	1,436	3,025	4,726	18,847	(217)
61	Brooklyn	Poweshiek County Savings Bank	617	5,030	1,864	7,373	(30)
62	Brunsville	First State Bank	239	2,039	218	2,783	(62)
63	Buffalo	Buffalo Savings Bank	1,818	1,369	2,439	6,722	(76)
64	Buffalo Center	The Farmers Trust & Savings Bank	1,369	4,136	1,279	19,176	(131)
65	Burlington	Farmers & Merchants Bank & Trust	3,408	22,230	6,690	26,692	(168)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
212	500	31,300	-0-	300	550	1,698	7,535	20,788	-0-	429	1
130	546	13,372	-0-	200	350	502	2,503	9,570	-0-	247	2
1,030	1,263	48,755	-0-	500	2,250	819	6,819	36,647	838	882	3
106	559	22,525	-0-	270	730	568	3,010	17,703	-0-	244	4
39	-0-	14,707	-0-	100	400	766	3,017	10,400	-0-	24	5
183	-0-	7,915	-0-	75	375	276	1,796	5,393	-0-	-0-	6
35	24	9,501	-0-	60	365	426	2,133	6,517	-0-	-0-	7
100	7	24,730	-0-	240	360	1,641	4,812	17,650	-0-	27	8
49	5	10,432	-0-	75	425	450	1,676	7,780	26	-0-	9
1,077	872	36,245	-0-	500	1,500	1,563	8,031	22,023	1,759	869	10
421	937	32,865	50	500	1,250	709	7,204	20,212	2,350	590	11
125	450	17,149	-0-	170	430	1,233	2,866	12,020	200	230	12
105	194	9,259	-0-	100	300	441	1,789	6,458	-0-	171	13
61	-0-	10,590	-0-	100	500	615	1,675	7,700	-0-	-0-	14
70	33	10,194	-0-	210	390	309	1,645	7,626	-0-	14	15
167	4	15,049	-0-	150	550	728	3,944	9,646	-0-	31	16
1,112	1,219	55,724	-0-	1,200	1,800	1,127	15,763	34,695	341	798	17
441	695	45,079	-0-	800	1,200	739	13,209	28,512	-0-	619	18
159	371	26,327	-0-	400	1,100	1,237	6,189	16,445	313	643	19
37	178	10,767	-0-	150	350	546	1,984	7,557	-0-	180	20
30	376	15,614	-0-	200	550	674	2,808	11,033	-0-	349	21
415	535	35,704	-0-	200	1,050	1,257	8,907	23,734	210	346	22
248	242	10,497	-0-	150	300	465	2,133	7,186	-0-	263	23
88	29	10,679	0	100	350	434	2,815	6,965	0	15	24
62	-0-	3,988	-0-	50	200	167	659	2,902	-0-	10	25
19	4	6,272	-0-	150	225	247	1,338	4,312	-0-	-0-	26
34	31	16,058	-0-	100	400	870	5,589	9,099	-0-	-0-	27
101	469	16,560	-0-	200	600	500	2,372	12,424	21	443	28
37	-0-	5,240	-0-	60	250	198	1,064	3,657	-0-	11	29
162	1,321	60,005	-0-	1,500	1,500	2,539	11,354	42,190	-0-	922	30
330	1,055	46,116	-0-	600	1,400	1,465	9,435	32,411	-0-	805	31
24	-0-	6,231	-0-	100	350	125	1,422	4,234	-0-	-0-	32
307	1,064	33,872	-0-	600	1,200	1,139	5,779	24,255	139	760	33
64	-0-	10,674	-0-	120	330	415	1,490	8,300	-0-	19	34
208	-0-	16,404	-0-	300	600	538	2,319	12,511	132	4	35
262	-0-	17,090	-0-	200	700	776	2,811	12,594	-0-	9	36
127	-0-	8,189	-0-	150	350	320	1,324	6,029	-0-	16	37
175	-0-	12,316	-0-	100	600	515	2,252	8,824	-0-	25	38
149	8	6,745	-0-	100	300	58	1,295	4,992	-0-	-0-	39
26	1	5,879	-0-	50	300	301	1,244	3,984	-0-	-0-	40
28	-0-	11,508	-0-	100	400	448	1,642	8,909	-0-	9	41
123	508	23,953	-0-	500	500	1,126	5,574	15,772	-0-	481	42
432	-0-	13,914	-0-	200	350	701	2,019	10,395	249	-0-	43
400	637	29,545	-0-	400	900	1,540	4,991	21,068	128	518	44
135	152	16,555	-0-	150	650	173	3,424	12,017	79	62	45
104	582	30,356	-0-	400	850	1,654	5,358	21,392	139	563	46
317	487	17,141	-0-	300	700	382	2,222	13,015	261	261	47
66	8	8,621	-0-	150	350	258	1,735	6,073	43	12	48
1,546	721	66,957	585	600	2,400	1,216	18,898	41,366	997	895	49
736	912	31,570	400	800	800	441	6,400	20,992	1,360	377	50
47	5	6,910	-0-	150	325	656	1,604	4,156	-0-	19	51
27	8	8,966	-0-	120	280	355	2,438	5,729	-0-	44	52
224	878	34,805	-0-	760	760	1,399	6,921	24,195	4	766	53
162	2	19,836	-0-	150	1,000	959	2,686	14,987	53	1	54
37	-0-	6,044	-0-	60	290	169	992	4,533	-0-	-0-	55
624	1,617	47,625	-0-	1,000	1,000	1,627	9,647	32,295	-0-	2,056	56
133	564	17,717	-0-	200	700	651	2,046	13,457	333	330	57
34	9	8,407	-0-	100	500	375	1,893	5,539	-0-	-0-	58
24	2	6,910	-0-	100	200	401	1,490	4,709	-0-	10	59
571	798	29,186	-0-	500	1,000	787	5,635	20,723	-0-	541	60
30	-0-	14,884	-0-	100	700	421	2,699	10,953	-0-	11	61
19	-0-	5,236	-0-	50	350	377	953	3,506	-0-	-0-	62
297	-0-	12,569	-0-	180	800	597	1,407	9,585	-0-	-0-	63
171	825	26,825	-0-	600	600	1,089	4,012	20,019	-0-	505	64
850	831	60,533	-0-	600	2,000	2,479	12,554	41,984	190	726	65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
66	Burlington	Hawkeye Bank and Trust	8,837	4,122	13,060	51,546	(494)
67	Burt	Burt Savings Bank	291	2,346	60	3,155	(17)
68	Bussey	State Bank of Bussey	483	1,100	372	6,036	(47)
69	Calmar	Iowa State Bank of Calmar	1,507	876	1,566	3,717	(-0-)
70	Camanche	Camanche State Bank	520	680	1,228	6,742	(58)
71	Cambridge	Cambridge State Bank	399	2,217	944	2,522	(29)
72	Cantril	State Savings Bank	581	994	1,386	6,339	(70)
73	Carlisle	Hartford Carlisle Savings Bank	1,083	4,413	1,487	14,931	(113)
74	Carpenter	Carpenter Savings Bank	343	1,084	30	1,894	(9)
75	Carroll	Carroll County State Bank	2,332	6,054	3,869	19,997	(72)
76	Carroll	Commercial Savings Bank	2,799	2,798	3,485	27,857	(15)
77	Carter Lake	First Bank & Trust of Carter Lake	395	420	-0-	1,876	(6)
78	Cascade	Cascade State Bank	704	3,585	1,597	12,594	(151)
79	Casey	Security State Bank	918	1,100	1,561	11,854	(49)
80	Cedar Falls	Midway Bank & Trust	2,103	2,430	2,409	16,372	(73)
81	Cedar Falls	Cedar Falls Trust & Savings Bank	3,655	3,270	9,367	32,803	(106)
82	Cedar Rapids	Brenton Bank & Trust of Cedar Rapids	1,838	2,894	2,142	12,319	(38)
83	Cedar Rapids	First Trust & Savings Bank	5,662	2,945	3,304	34,654	(370)
84	Cedar Rapids	Guaranty Bank & Trust Co.	3,156	7,200	3,641	23,556	(125)
85	Cedar Rapids	Massachusetts Fidelity Trust Co.	321	-0-	258	-0-	(-0-)
86	Cedar Rapids	Peoples Bank & Trust Co.	18,554	23,723	21,361	64,787	(546)
87	Cedar Rapids	The United State Bank	4,649	4,783	2,262	29,453	(227)
88	Center Point	Iowa State Bank & Trust Company	587	1,614	172	2,892	(23)
89	Centerville	Iowa Trust & Savings Bank	2,199	12,726	11,016	27,151	(90)
90	Central City	City State Bank	701	2,125	2,509	7,035	(25)
91	Chariton	First State Bank	1,132	3,372	9,225	17,135	(175)
92	Charles City	Commercial Trust & Savings Bank	1,542	10,116	2,212	17,500	(201)
93	Charles City	First Security Bank & Trust Co.	2,202	2,992	11,121	38,755	(306)
94	Charter Oak	Farmers State Bank	219	1,717	147	3,612	(-0-)
95	Cherokee	Central Trust & Savings Bank	813	2,904	818	6,935	(64)
96	Cherokee	Cherokee State Bank	4,340	8,228	5,080	27,057	(228)
97	Cherokee	The Steele State Bank	1,288	1,097	1,649	13,616	(100)
98	Churdan	First State Bank	658	4,054	459	3,753	(38)
99	Clarence	The Clarence Savings Bank	946	1,231	1,804	13,651	(61)
100	Clarinda	Citizens State Bank	1,493	8,436	3,786	21,751	(66)
101	Clarinda	The Page County State Bank	1,273	14,499	3,519	17,366	(121)
102	Clarion	Brenton Bank & Trust Co.	1,301	1,950	4,522	14,394	(61)
103	Clarksville	Iowa State Bank	1,155	1,609	1,553	15,274	(158)
104	Clear Lake	Clear Lake Bank & Trust Co.	3,849	1,798	6,971	27,439	(225)
105	Clear Lake	Community State Bank of Clear Lake	1,221	800	1,074	16,027	(128)
106	Cleghorn	Cleghorn State Bank	342	985	363	3,877	(41)
107	Climbing Hill	Climbing Hill Savings Bank	184	2,695	250	1,232	(15)
108	Clinton	Iowa State Savings Bank	2,678	3,081	8,508	18,880	(246)
109	Clutier State Bank	Clutier State Bank	511	1,049	784	4,842	(42)
110	Coggon	Linn County State Bank	46	3,825	30	3,616	(23)
111	Colesburg	The Farmers Savings Bank	663	3,169	690	4,274	(30)
112	Collins	Exchange State Bank	338	1,895	335	4,808	(58)
113	Columbus Junction	Columbus Junction State Bank	1,595	1,567	2,367	21,223	(164)
114	Conrad	First State Bank	1,010	1,935	2,330	9,099	(56)
115	Coon Rapids	Iowa Savings Bank	4,226	3,889	293	24,346	(148)
116	Coralville	uniBank & Trust	1,165	3,003	2,265	12,874	(118)
117	Correctionville	Corn Belt State Bank	703	3,695	659	5,460	(49)
118	Corwith	Corwith State Bank	495	1,593	364	4,815	(40)
119	Corydon	Corydon State Bank	1,512	5,212	4,220	16,162	(164)
120	Corydon	The Citizens State Bank	958	4,906	2,396	11,541	(159)
121	Council Bluffs	Council Bluffs Savings Bank	10,447	6,903	24,647	85,097	(846)
122	Council Bluffs	State Bank and Trust	2,565	6,332	17,495	42,086	(404)
123	Crawfordsville	Peoples Savings Bank	302	1,012	12	2,464	(34)
124	Cresco	Cresco Union Savings Bank	1,909	3,566	5,707	23,238	(223)
125	Creston	Iowa State Savings Bank	2,391	5,268	5,691	23,799	(173)
126	Cylinder	Cylinder State Bank	539	1,954	1,796	6,230	(12)
127	Dallas Center	Brenton State Bank	1,973	3,855	6,266	26,697	(41)
128	Danbury	Farmers Savings Bank	400	1,308	283	4,112	(45)
129	Danville	Danville State Savings Bank	881	3,059	1,338	11,934	(29)
130	Davenport	Davenport Bank & Trust Co.	52,548	60,070	115,603	250,202	(2,350)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
907	1,599	79,577	-0-	750	2,250	3,051	22,156	49,121	1,057	1,192	66
41	322	6,198	-0-	100	175	250	1,364	4,182	-0-	127	67
69	12	8,025	-0-	50	250	554	1,852	5,319	-0-	-0-	68
40	-0-	7,706	-0-	50	350	459	2,403	4,444	-0-	-0-	69
209	174	9,445	-0-	110	390	207	1,732	6,762	108	136	70
47	5	6,105	-0-	100	300	350	1,326	4,029	-0-	-0-	71
40	8	9,278	-0-	150	450	428	2,626	5,522	100	2	72
184	118	22,088	-0-	200	800	692	5,047	15,323	-0-	26	73
48	-0-	3,390	-0-	50	150	207	622	2,153	200	8	74
93	870	33,143	-0-	600	1,400	1,343	10,400	18,718	-0-	682	75
80	512	37,516	-0-	200	1,000	2,798	10,276	22,614	-0-	628	76
204	99	2,988	-0-	200	100	214	720	1,732	-0-	22	77
142	13	18,484	-0-	100	900	787	3,123	13,574	-0-	-0-	78
122	482	15,988	-0-	300	350	645	2,615	11,666	-0-	412	79
510	56	23,807	-0-	300	300	1,739	4,779	16,336	255	98	80
473	1,246	50,708	-0-	750	1,750	1,460	13,148	32,104	333	1,163	81
334	436	19,925	175	500	350	436	4,790	13,119	252	303	82
1,372	376	47,943	-0-	750	1,250	2,861	10,358	32,149	41	534	83
845	502	38,775	-0-	500	1,500	930	13,363	22,164	-0-	318	84
-0-	31	610	-0-	100	110	78	316	-0-	-0-	6	85
2,063	2,328	132,270	-0-	1,500	3,500	10,401	35,141	79,248	1,106	1,374	86
1,215	950	43,085	-0-	650	650	1,824	9,219	28,459	1,241	1,042	87
15	-0-	5,257	-0-	75	225	152	1,330	3,475	-0-	-0-	88
238	893	54,133	-0-	600	1,000	3,647	8,538	39,289	201	858	89
130	-0-	12,475	-0-	90	410	825	2,058	8,927	151	14	90
578	597	31,864	-0-	375	625	1,400	5,088	23,851	-0-	525	91
29	750	31,948	-0-	200	700	2,272	5,177	22,972	-0-	627	92
456	937	56,157	-0-	500	2,000	2,557	8,592	41,291	269	948	93
14	10	5,719	-0-	50	250	497	1,169	3,753	-0-	-0-	94
17	8	11,431	-0-	100	400	749	2,710	7,462	-0-	10	95
82	1,125	45,684	-0-	1,000	1,000	3,008	9,299	30,143	490	744	96
171	82	17,803	-0-	300	400	779	3,392	12,903	-0-	29	97
33	-0-	8,919	-0-	50	400	714	1,693	6,062	-0-	-0-	98
21	5	17,597	-0-	300	800	668	2,917	12,884	-0-	28	99
486	782	36,668	-0-	540	780	1,766	7,442	25,264	-0-	876	100
40	795	37,371	-0-	400	600	2,630	6,668	26,231	-0-	842	101
387	661	23,154	100	200	1,200	383	2,963	17,649	311	348	102
68	44	19,545	-0-	100	450	1,322	3,795	13,872	-0-	6	103
345	934	41,111	-0-	300	1,000	2,347	8,836	27,459	246	923	104
471	449	19,914	-0-	725	725	453	4,378	13,325	100	208	105
9	2	5,537	-0-	50	300	248	1,235	3,704	-0-	-0-	106
-0-	-0-	4,346	-0-	60	265	186	895	2,937	-0-	3	107
269	865	34,035	-0-	750	1,000	1,592	7,511	22,827	-0-	355	108
66	200	7,410	-0-	200	400	251	1,400	5,050	-0-	109	109
50	-0-	7,544	-0-	250	250	669	1,572	4,538	250	15	110
75	-0-	8,841	-0-	122	222	384	1,699	6,406	8	-0-	111
108	2	7,428	-0-	100	300	276	1,668	5,073	-0-	11	112
576	1,037	28,201	-0-	480	780	716	5,277	20,134	76	738	113
43	220	14,581	-0-	240	560	622	2,790	10,356	-0-	13	114
54	685	33,345	-0-	400	700	741	9,939	17,639	3,437	489	115
579	465	20,233	150	210	790	498	3,898	14,413	-0-	274	116
83	45	10,596	-0-	200	300	625	2,859	6,612	-0-	-0-	117
94	202	7,523	-0-	50	400	151	1,178	5,603	-0-	141	118
156	618	27,716	-0-	435	435	1,096	5,840	19,262	121	527	119
153	479	20,274	-0-	100	525	946	4,376	14,047	-0-	280	120
2,765	2,367	131,380	-0-	2,000	2,000	6,448	30,532	84,368	4,332	1,700	121
2,452	1,859	72,385	-0-	1,000	2,000	2,447	14,283	51,436	107	1,112	122
50	-0-	3,806	-0-	64	300	147	1,098	2,148	31	18	123
288	804	35,289	-0-	197	1,303	1,342	5,550	26,213	-0-	684	124
335	780	38,091	-0-	500	1,100	1,889	7,083	26,947	-0-	572	125
62	8	10,577	-0-	100	400	543	2,359	7,159	16	-0-	126
702	989	40,441	-0-	500	1,500	862	5,894	30,977	155	553	127
19	169	6,246	-0-	150	275	204	1,147	4,372	-0-	98	128
247	65	17,495	-0-	300	300	1,050	2,933	12,857	-0-	55	129
7,719	9,772	493,564	-0-	2,400	35,000	16,359	94,013	258,281	80,896	6,615	130

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
131	Davenport	First Trust & Savings Bank	7,665	5,580	7,806	44,519	(405)
132	Davenport	Northwest Bank & Trust Co.	6,405	30,477	7,520	80,327	(631)
133	Dayton	Iowa State Bank & Trust Co.	436	3,597	493	4,826	(29)
134	Decorah	Decorah State Bank	3,586	7,212	7,583	36,056	(251)
135	Decorah	Security Bank & Trust Co.	2,685	9,139	4,402	26,075	(170)
136	Defiance	Defiance State Bank	513	1,472	988	5,915	(69)
137	Delhi	Delhi Savings Bank	721	2,968	553	6,511	(81)
138	Denison	Crawford County Trust and Savings Bank	1,683	3,563	2,170	24,540	(105)
139	Denver	Denver Savings Bank	666	878	955	11,463	(94)
140	Des Moines	Bankers Trust Co.	77,271	65,371	4,504	394,741	(2,581)
141	Des Moines	Capital City State Bank	11,269	6,274	7,176	63,917	(403)
142	Des Moines	First Federal State Bank	3,061	1,948	9,136	36,021	(372)
143	Des Moines	Plaza State Bank	2,811	10,708	7,406	45,964	(383)
144	Des Moines	Iowa State Bank	2,366	15,464	6,934	13,758	(402)
145	De Witt	De Witt Bank & Trust Co.	1,825	4,797	4,529	30,045	(94)
146	De Witt	First Central State Bank	2,198	1,702	2,339	15,587	(100)
147	Diagonal	First State Bank	147	2,824	139	2,468	(48)
148	Dike	Iowa Savings Bank	973	3,182	1,606	9,861	(32)
149	Donnellson	Citizens State Bank	756	969	674	12,723	(158)
150	Douds	Farmers & Traders Savings Bank	171	1,749	300	1,884	(18)
151	Dows	Farmers State Bank	651	4,360	1,257	6,062	(15)
152	Dubuque	American Trust & Savings Bank	15,992	26,786	23,998	90,502	(98)
153	Dubuque	Dubuque Bank & Trust Co.	17,440	45,230	18,304	111,494	(891)
154	Dubuque	Key City Bank & Trust Co.	1,910	2,730	5,288	14,314	(165)
155	Dumont	State Bank of Dumont	613	560	1,427	5,622	(67)
156	Dunlap	Dunlap Savings Bank	1,146	752	2,135	10,924	(39)
157	Durant	Liberty Trust & Savings Bank	1,243	5,891	4,331	20,678	(123)
158	Dyersville	Fidelity Bank and Trust	943	2,862	3,070	15,800	(167)
159	Dysart	Dysart State Bank	655	1,792	898	10,646	(93)
160	Eagle Grove	Brenton State Bank	1,178	620	1,424	11,372	(58)
161	Eagle Grove	Security Savings Bank	2,303	5,029	2,828	25,910	(121)
162	Earlham	Earlham Savings Bank	656	2,989	3,878	14,014	(183)
163	Earling	Farmers Trust & Savings Bank	501	2,895	448	6,736	(62)
164	Earlville	The State Bank of Earlville	444	1,721	337	6,007	(24)
165	Early	Early Savings Bank	887	1,966	1,701	8,482	(106)
166	Edgewood	Community Savings Bank	986	1,927	2,124	8,552	(86)
167	Eldora	Hardin County Savings Bank	2,151	5,596	4,952	26,820	(153)
168	Eldridge	Central Trust & Savings Bank	2,424	3,834	4,036	32,149	(303)
169	Elgin	Elgin State Bank	663	1,298	1,158	8,707	(27)
170	Elkader	Central State Bank	2,821	5,250	5,938	13,743	(118)
171	Elkader	Peoples State Bank	512	2,719	1,484	5,957	(38)
172	Elma	Peoples Savings Bank	630	1,489	1,389	9,647	(98)
173	Emerson	Emerson State Bank	598	972	1,010	5,895	(56)
174	Emmetsburg	Iowa Trust & Savings Bank	1,821	994	5,307	17,801	(177)
175	Emmetsburg	Palo Alto County State Bank	1,300	4,199	6,721	22,540	(121)
176	Estherville	The Emmet County State Bank	4,494	3,498	6,388	34,323	(197)
177	Estherville	Iowa Trust & Savings Bank	2,179	3,699	3,638	27,511	(183)
178	Evansdale	Evansdale State Bank	878	150	963	4,783	(29)
179	Everly	Everly State Bank	1,714	-0-	855	8,967	(31)
180	Exira	Exchange State Bank	951	3,970	3,569	9,478	(120)
181	Fairbank	Fairbank State Bank	400	1,725	390	6,197	(61)
182	Fairfax	Fairfax State Savings Bank	1,653	4,690	3,013	12,115	(75)
183	Fairfield	Iowa State Bank and Trust Co. of Fairfield	3,570	2,230	4,028	24,803	(133)
184	Farley	Farley State Bank	855	1,681	2,097	13,288	(148)
185	Farnhamville	Security Savings Bank	459	1,309	1,353	5,321	(27)
186	Fayette	State Bank of Fayette	431	1,106	450	3,979	(62)
187	Forest City	Forest City Bank & Trust Co.	1,763	6,696	3,270	16,749	(122)
188	Forest City	Manufacturers Bank & Trust Co.	1,726	5,879	2,451	18,165	(82)
189	Fort Dodge	The State Bank	5,454	8,928	10,812	59,302	(239)
190	Fort Dodge	Union Trust & Savings Bank	18,941	10,538	13,761	60,872	(627)
191	Fort Madison	Fort Madison Bank & Trust Company	4,621	3,353	5,426	25,542	(187)
192	Fort Madison	Iowa State Bank	2,145	3,455	1,488	11,895	(79)
193	Fort Madison	Lee County Savings Bank	2,813	3,750	3,949	27,051	(277)
194	Fostoria	Farmers Savings Bank	356	1,260	1,617	7,969	(34)
195	Fredericksburg	First State Bank	925	999	1,615	12,407	(55)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
1,229	1,167	67,561	-0-	1,500	3,500	1,250	16,983	37,468	5,703	1,157	131
1,475	2,175	127,748	1,325	4,250	5,300	6,647	21,554	77,251	8,317	3,104	132
87	6	9,416	-0-	140	360	349	1,706	6,845	-0-	16	133
992	1,726	56,904	150	1,000	1,500	1,474	9,989	41,618	250	923	134
606	909	43,646	80	500	1,500	946	7,544	31,510	831	735	135
104	44	8,967	-0-	100	400	409	1,532	6,526	-0-	-0-	136
164	118	10,954	-0-	180	380	505	2,186	7,503	200	-0-	137
476	777	33,104	-0-	400	600	1,786	7,376	22,530	-0-	412	138
138	-0-	14,006	-0-	360	360	443	2,085	10,758	-0-	-0-	139
5,598	11,455	556,359	10,000	1,585	13,435	10,086	146,462	241,690	123,703	9,398	140
1,507	1,310	91,050	-0-	1,000	2,750	2,335	20,231	54,321	9,335	1,078	141
1,273	809	51,876	50	573	2,427	1,409	16,236	27,881	2,523	777	142
428	1,359	68,293	471	1,000	1,000	1,888	12,446	46,050	4,508	930	143
456	640	39,216	-0-	800	1,200	4,066	10,535	21,661	449	505	144
475	912	42,489	-0-	600	1,300	1,786	7,650	30,043	338	772	145
326	473	22,525	-0-	399	399	707	4,621	15,875	32	492	146
44	-0-	5,574	-0-	45	205	300	1,618	3,406	-0-	-0-	147
70	11	15,671	-0-	300	700	992	2,933	10,708	-0-	38	148
83	298	15,345	-0-	250	900	665	2,681	10,671	-0-	178	149
39	1	4,126	-0-	50	150	215	786	2,919	-0-	6	150
84	1	12,400	-0-	120	480	667	2,494	8,624	-0-	15	151
2,135	2,727	162,042	850	2,000	3,000	6,519	38,311	93,271	15,636	2,455	152
1,367	3,298	196,242	797	3,000	5,000	3,638	33,485	109,334	37,599	3,389	153
844	296	25,217	-0-	511	694	949	6,523	15,507	701	332	154
26	1	8,182	-0-	60	340	497	2,004	5,281	-0-	-0-	155
429	-0-	15,347	-0-	400	1,000	771	3,868	9,272	-0-	36	156
384	691	33,095	-0-	150	1,100	1,741	4,830	24,511	115	648	157
320	3	22,831	-0-	200	1,200	690	2,907	17,795	-0-	39	158
91	49	14,038	-0-	300	300	527	2,324	10,519	68	-0-	159
253	302	15,091	175	300	450	194	2,253	11,051	354	314	160
229	998	37,176	-0-	170	1,630	1,169	5,929	27,665	-0-	613	161
363	7	21,724	-0-	200	800	1,757	3,177	15,754	-0-	36	162
103	1	10,622	-0-	240	340	353	1,936	7,706	-0-	47	163
49	-0-	8,534	-0-	140	150	345	1,986	5,827	74	12	164
174	-0-	13,104	-0-	200	500	550	2,205	9,629	-0-	20	165
143	5	13,651	-0-	200	400	1,026	4,273	7,752	-0-	-0-	166
313	888	40,567	-0-	535	1,465	1,443	7,505	28,485	240	894	167
734	1,142	44,016	-0-	500	1,000	1,467	7,072	32,256	1,019	702	168
12	359	12,170	-0-	260	345	399	2,030	8,940	-0-	196	169
99	497	28,230	-0-	200	1,500	1,034	5,227	19,845	-0-	424	170
336	5	10,975	-0-	78	422	412	1,700	8,097	266	-0-	171
246	292	13,595	-0-	200	500	282	1,974	10,391	-0-	248	172
59	7	8,485	-0-	80	270	344	1,412	6,373	-0-	6	173
293	461	26,500	-0-	100	1,000	1,308	4,796	18,875	259	162	174
205	875	35,719	-0-	500	1,500	680	6,923	25,317	85	714	175
295	1,287	50,088	-0-	500	1,500	2,598	10,801	33,656	-0-	1,033	176
818	1,147	38,809	-0-	450	1,300	1,046	7,283	27,180	990	560	177
80	340	7,165	-0-	200	200	382	1,794	4,528	-0-	61	178
27	9	11,541	-0-	130	470	592	2,006	8,308	-0-	35	179
429	15	18,292	-0-	300	650	451	2,442	14,388	-0-	61	180
175	5	8,831	-0-	78	422	339	1,918	6,074	-0-	-0-	181
125	30	21,551	-0-	200	900	914	3,585	15,897	-0-	55	182
283	592	35,373	-0-	400	1,000	1,456	8,108	23,684	-0-	725	183
323	4	18,100	-0-	300	600	450	3,042	13,708	-0-	-0-	184
37	-0-	8,452	-0-	200	400	861	1,613	5,352	26	-0-	185
41	136	6,081	-0-	190	147	186	1,419	4,081	-0-	58	186
383	1,139	29,878	-0-	200	1,300	1,022	5,013	21,577	125	641	187
515	478	29,132	-0-	750	1,000	965	4,835	21,130	-0-	452	188
1,329	1,732	87,318	-0-	2,137	2,137	4,139	14,086	59,012	739	5,068	189
989	2,134	106,608	-0-	1,500	3,500	4,361	28,639	66,256	398	1,954	190
868	560	40,183	-0-	250	1,500	1,198	7,663	28,719	203	650	191
148	251	19,303	-0-	400	400	503	3,379	14,368	-0-	253	192
455	542	38,283	-0-	400	1,300	837	6,652	28,519	109	466	193
62	3	11,233	-0-	120	500	847	2,016	7,743	-0-	7	194
99	338	16,328	-0-	110	900	584	2,922	11,391	48	373	195

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
196	Frederika	Farmers Savings Bank	336	411	691	4,650	(48)
197	Fremont	Farmers Savings Bank	908	3,756	3,657	9,224	(97)
198	Galva	First Trust & Savings Bank	722	528	1,208	5,518	(23)
199	Garnavillo	The Garnavillo Savings Bank	435	1,939	860	7,275	(107)
200	Garwin	Farmers Savings Bank	407	978	141	4,142	(40)
201	George	George State Bank	756	1,788	3,930	13,187	(117)
202	Gibson	Gibson Savings Bank	635	3,608	1,344	9,568	(80)
203	Gilbertville	Gilbertville Savings Bank	985	1,838	3,364	8,612	(56)
204	Gilman	Citizens Savings Bank	657	2,446	731	7,543	(76)
205	Gladbrook	State Bank	581	816	4	787	(11)
206	Glenwood	Glenwood State Bank	2,245	6,165	1,592	15,649	(197)
207	Glenwood	Mills County State Bank	539	2,670	88	4,864	(28)
208	Goldfield	Goldfield State Bank	667	2,326	422	7,186	(41)
209	Goose Lake	Goose Lake Savings Bank	390	1,377	373	5,004	(56)
210	Gowrie	The First State Bank of Gowrie	617	3,091	1,108	5,212	(54)
211	Graettinger	Graettinger State Bank	427	1,344	2,218	7,436	(68)
212	Grafton	Farmers State Bank	494	188	-0-	2,735	(-0-)
213	Grand Junction	Peoples Trust & Savings Bank	647	3,999	587	5,470	(19)
214	Green Mountain	Producers Savings Bank	516	2,665	1,160	4,163	(19)
215	Greene	First State Bank	1,308	4,474	3,520	9,324	(43)
216	Greenfield	Adair County State Bank	926	3,545	2,466	13,316	(101)
217	Greenfield	Union State Bank	650	1,590	-0-	6,161	(79)
218	Grinnell	Grinnell State Bank	1,251	2,087	5,997	11,875	(59)
219	Griswold	Griswold State Bank	349	840	1,477	7,637	(48)
220	Grundy Center	Farmers Savings Bank	1,561	2,343	4,338	16,255	(155)
221	Guthrie Center	Guthrie County State Bank	1,557	2,998	3,539	14,746	(93)
222	Guttenberg	Security State Bank	1,298	5,386	1,847	10,004	(107)
223	Halbur	Farmers Savings Bank	1,394	1,000	-0-	2,618	(9)
224	Hamburg	Iowa State Bank	1,580	3,522	3,857	10,205	(98)
225	Hampton	Hampton State Bank	1,647	2,495	4,825	19,448	(82)
226	Hanlontown	The Citizens Savings Bank	549	283	955	5,022	(-0-)
227	Harlan	The Shelby County State Bank	2,492	5,439	5,104	24,392	(181)
228	Hartley	Security State Bank	1,213	3,112	1,796	11,257	(134)
229	Hartwick	Hartwick State Bank	457	1,742	-0-	6,110	(42)
230	Hawarden	Farmers State Bank	1,211	746	1,288	15,685	(207)
231	Hawarden	First State Bank	401	3,094	292	5,859	(81)
232	Hawkeye	Citizens Savings Bank	193	2,897	182	3,846	(40)
233	Hayesville	Hayesville Savings Bank	907	3,403	6,177	21,146	(280)
234	Hedrick	Hedrick Savings Bank	615	1,955	1,306	5,508	(39)
235	Hills	Hills Bank & Trust Co.	5,625	7,298	11,805	45,897	(367)
236	Holstein	Holstein State Bank	1,247	1,980	3,397	15,766	(46)
237	Hopkinton	Citizens State Bank	758	1,948	1,150	8,695	(44)
238	Hornick	The State Savings Bank	484	701	70	3,185	(24)
239	Hubbard	Security State Bank	428	596	1,239	8,673	(52)
240	Hudson	Hudson State Bank	2,034	2,197	828	4,365	(45)
241	Hull	Iowa State Bank	791	826	2,376	5,529	(71)
242	Humboldt	Humboldt Trust & Savings Bank	2,406	9,237	3,048	29,548	(322)
243	Ida Grove	First State Bank	948	1,199	45	9,133	(82)
244	Ida Grove	Ida County State Bank	2,225	2,064	2,064	38,241	(476)
245	Independence	Farmers State Savings Bank	3,360	2,660	10,240	28,061	(178)
246	Independence	Security State Bank	1,793	5,401	5,603	21,015	(130)
247	Indianola	Peoples Trust & Savings Bank	6,303	7,578	14,201	54,381	(311)
248	Indianola	Warren County Brenton Bank & Trust	1,616	1,500	2,866	17,484	(61)
249	Inwood	Inwood State Bank	354	279	-0-	1,575	(18)
250	Iowa City	Hawkeye State Bank	2,034	979	1,281	16,250	(169)
251	Iowa City	Iowa State Bank & Trust Co.	9,601	15,768	10,379	76,228	(358)
252	Iowa Falls	Citizens State Bank	2,349	1,999	1,548	34,756	(169)
253	Iowa Falls	Iowa Falls State Bank	1,430	7,003	2,849	12,267	(90)
254	Ireton	Security Savings Bank	658	600	684	10,028	(85)
255	Irwin	Farmers Savings Bank	508	450	438	6,363	(72)
256	Jefferson	Home State Bank	2,161	3,653	4,209	33,264	(262)
257	Jefferson	Jefferson State Bank	1,767	5,480	6,431	26,103	(139)
258	Jesup	Farmers State Bank	1,033	365	1,986	17,570	(139)
259	Jewell	Farmers State Bank	931	1,900	2,558	11,582	(39)
260	Joice	The Farmers Savings Bank	765	806	594	2,978	(33)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
7	-0-	6,047	-0-	45	245	206	1,156	4,395	-0-	-0-	196
346	412	18,206	-0-	300	450	1,043	3,143	12,978	-0-	292	197
56	189	8,198	-0-	100	350	520	1,659	5,413	-0-	156	198
205	-0-	10,607	-0-	150	350	763	2,030	7,314	-0-	-0-	199
4	14	5,646	-0-	50	350	160	1,451	3,635	-0-	-0-	200
61	6	19,611	-0-	200	800	889	3,393	14,306	-0-	23	201
113	392	15,580	-0-	100	500	691	2,421	11,522	-0-	346	202
118	14	14,875	-0-	220	480	700	2,044	11,369	62	-0-	203
308	213	11,822	-0-	200	400	415	2,540	8,146	-0-	121	204
3	-0-	2,180	-0-	50	100	357	1,566	107	-0-	-0-	205
17	-0-	25,471	-0-	100	700	2,647	8,630	13,292	102	-0-	206
209	169	8,511	-0-	230	230	337	2,284	5,241	75	114	207
344	1	10,905	-0-	120	505	295	2,036	7,949	-0-	-0-	208
229	202	7,519	-0-	100	300	292	2,016	4,664	24	123	209
3	8	9,985	-0-	375	375	442	2,042	6,728	-0-	23	210
53	317	11,727	-0-	100	700	352	2,028	8,336	39	172	211
8	7	3,432	-0-	60	130	219	1,050	1,973	-0-	-0-	212
33	12	10,729	-0-	200	400	392	2,208	7,467	-0-	62	213
37	2	8,524	-0-	50	350	338	1,457	6,319	-0-	10	214
48	6	18,637	-0-	100	400	1,085	3,855	13,165	-0-	32	215
553	518	21,223	-0-	250	1,000	645	4,601	14,250	-0-	468	216
332	-0-	8,654	-0-	100	300	274	1,463	6,505	-0-	12	217
245	173	21,569	-0-	240	1,260	1,147	4,429	14,174	-0-	319	218
478	3	10,736	-0-	120	460	604	2,038	7,501	-0-	13	219
71	719	25,132	-0-	390	860	770	5,002	17,415	264	431	220
225	65	23,037	-0-	200	800	1,760	4,249	16,000	-0-	28	221
358	-0-	18,786	-0-	200	600	1,050	3,887	13,049	-0-	-0-	222
17	-0-	5,020	-0-	120	190	209	1,227	3,255	-0-	19	223
15	424	19,505	-0-	200	550	1,174	5,737	11,455	-0-	389	224
407	440	29,180	-0-	300	1,200	815	4,463	21,146	770	486	225
23	-0-	6,832	-0-	50	250	418	1,487	4,591	36	-0-	226
424	881	38,551	-0-	400	1,400	2,162	7,106	26,704	-0-	779	227
389	547	18,180	-0-	200	400	991	3,055	13,116	-0-	418	228
27	-0-	8,294	-0-	75	425	190	1,363	6,227	5	9	229
148	629	19,500	-0-	400	800	465	2,834	14,093	548	360	230
205	362	10,132	-0-	150	375	279	1,647	7,551	-0-	130	231
4	-0-	7,082	-0-	50	300	461	1,309	4,887	75	-0-	232
267	727	32,347	-0-	600	1,000	2,204	3,306	24,620	-0-	617	233
43	11	9,399	-0-	195	205	494	1,679	6,818	-0-	8	234
489	1,519	72,266	-0-	1,680	1,680	2,156	10,802	54,769	-0-	1,179	235
99	550	22,993	-0-	300	700	1,516	3,984	16,230	-0-	263	236
335	5	12,847	-0-	70	430	731	2,666	8,896	54	-0-	237
44	126	4,586	75	36	134	103	1,617	2,562	-0-	59	238
56	-0-	10,940	-0-	100	600	658	1,926	7,641	-0-	15	239
90	55	9,524	-0-	100	300	498	2,645	5,981	-0-	-0-	240
218	18	9,687	-0-	35	465	311	2,402	6,238	236	-0-	241
374	1,113	45,404	-0-	400	2,200	1,197	8,157	32,658	170	622	242
410	225	11,878	-0-	180	460	378	2,060	8,528	52	220	243
281	2,441	46,840	137	200	1,000	2,658	7,444	33,692	309	1,400	244
282	1,049	45,474	-0-	1,000	1,000	2,800	9,565	29,404	1,050	655	245
99	1,007	34,788	-0-	300	700	2,283	6,509	24,312	-0-	684	246
959	1,842	84,953	-0-	1,500	3,000	3,142	13,025	62,989	-0-	1,297	247
257	698	24,360	200	390	700	400	4,598	17,124	476	472	248
1	-0-	2,191	-0-	60	100	204	1,492	335	-0-	-0-	249
1,288	319	21,982	146	600	450	993	4,509	14,188	775	321	250
2,252	2,112	115,982	-0-	1,000	3,500	4,241	26,293	74,280	4,329	2,339	251
428	1,462	42,373	-0-	300	1,600	1,572	8,333	28,938	502	1,128	252
170	15	23,644	-0-	200	900	940	4,587	16,999	-0-	18	253
74	-0-	11,959	-0-	250	375	377	2,381	8,542	-0-	34	254
24	4	7,715	-0-	100	400	141	1,287	5,787	-0-	-0-	255
253	1,080	44,358	-0-	800	1,500	1,164	5,616	33,762	711	805	256
859	959	41,460	-0-	500	1,500	1,160	4,828	32,567	107	798	257
822	726	22,363	-0-	300	450	903	3,290	16,217	900	303	258
187	-0-	17,119	-0-	200	600	542	3,225	12,519	-0-	32	259
13	25	5,148	-0-	50	275	165	1,265	3,293	100	-0-	260

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
261	Kalona	Farmers Savings Bank	1,514	2,100	2,005	17,299	(86)
262	Kalona	Kalona Savings Bank	1,245	2,379	1,521	15,497	(150)
263	Kanawha	Farmers State Bank	826	891	1,868	11,556	(5)
264	Kellogg	Kellogg Savings Bank	716	1,223	3,901	21,413	(87)
265	Keokuk	Keokuk Savings Bank & Trust Co.	2,147	4,916	3,462	23,541	(96)
266	Keokuk	The State Central Savings Bank	2,916	9,439	8,194	35,580	(302)
267	Keokuk	Security State Bank	2,430	3,626	3,894	18,790	(134)
268	Keosauqua	Farmers State Bank	1,674	2,036	3,171	16,685	(212)
269	Keota	Farmers Savings Bank	845	1,385	2,096	10,517	(116)
270	Keystone	Keystone Savings Bank	609	3,929	1,425	7,423	(40)
271	Kingsley	Kingsley State Bank	1,382	2,029	1,593	15,943	(192)
272	Kiron	Kiron State Bank	728	799	382	4,450	(45)
273	Knoxville	The Iowa State Savings Bank	1,820	7,867	4,404	18,988	(87)
274	Lake City	Lake City State Bank	620	2,673	2,433	9,525	(88)
275	Lake Mills	Farmers & Merchants State Bank	1,264	2,201	6,140	13,019	(112)
276	Lake Park	Security State Bank	596	4,231	1,679	8,005	(88)
277	Lake View	Farmers State Bank	1,098	1,780	343	9,006	(50)
278	Lamoni	State Bank of Lamoni	1,390	1,897	1,414	5,844	(35)
279	Lansing	Kerndt Brothers Savings Bank	1,538	3,297	3,867	16,037	(175)
280	La Porte City	La Porte City State Bank	1,016	2,716	2,764	6,279	(75)
281	Larchwood	Security Savings Bank	843	500	1,080	8,392	(49)
282	Latimer	Latimer State Bank	633	1,961	1,316	11,068	(126)
283	Laurens	Laurens State Bank	1,396	1,676	2,953	19,599	(90)
284	Lawler	State Bank of Lawler	947	2,372	2,461	14,001	(12)
285	LeClaire	LeClaire State Bank	833	3,115	357	7,498	(43)
286	Ledyard	State Bank of Ledyard	1,053	1,147	324	9,214	(106)
287	Leighton	Farmers Savings Bank	467	1,508	1,266	6,831	(27)
288	Le Mars	Le Mars Savings Bank	3,386	3,552	9,307	33,441	(429)
289	Leon	The Decatur County State Bank	1,501	1,700	4,781	19,134	(275)
290	Libertyville	The Libertyville Savings Bank	690	3,154	1,309	5,002	(13)
291	Lime Springs	Exchange State Bank	488	1,047	490	3,092	(31)
292	Lisbon	Lisbon Bank & Trust Co.	731	2,293	295	3,664	(50)
293	Livermore	Livermore State Bank	454	1,001	28	5,396	(36)
294	Lohrville	Lohrville Savings Bank	420	1,546	717	6,525	(55)
295	Lone Tree	The Farmers and Merchants Savings	1,172	2,134	2,710	17,784	(51)
296	Lowden	American Trust & Savings Bank	749	2,100	2,217	11,663	(98)
297	Luana	Luana Savings Bank	702	3,052	1,189	9,725	(33)
298	Lynnville	First State Bank	711	2,187	502	5,547	(47)
299	Lytton	Lytton Savings Bank	565	1,305	251	5,272	(39)
300	Madrid	City State Bank	869	2,048	1,590	8,825	(22)
301	Malvern	Malvern Trust & Savings Bank	849	2,916	1,423	8,631	(38)
302	Manchester	Farmers & Merchants Savings Bank	2,057	3,482	3,891	13,795	(106)
303	Manchester	First State Bank	1,989	2,097	1,928	22,400	(179)
304	Manilla	Manilla State Bank	421	1,850	1,068	4,869	(39)
305	Manly	Manly State Bank	653	2,353	1,992	12,534	(76)
306	Manning	Manning Trust & Savings Bank	340	898	444	4,805	(20)
307	Manson	Manson State Bank	908	2,024	1,959	8,803	(53)
308	Mapleton	First State Bank	959	2,272	2,442	10,916	(139)
309	Mapleton	Mapleton Trust & Savings Bank	1,314	2,574	2,648	15,284	(86)
310	Maquoketa	Jackson State Bank & Trust Co.	2,687	2,464	9,595	45,128	(308)
311	Maquoketa	Maquoketa State Bank	2,984	2,807	9,012	44,962	(102)
312	Marathon	The Citizens State Bank	1,123	3,100	-0-	819	(3)
313	Marcus	The Farmers State Bank	866	2,042	1,408	12,597	(121)
314	Marengo	The Iowa County Savings Bank	1,239	4,934	4,647	17,739	(177)
315	Marion	Farmers State Bank	5,149	8,962	10,854	52,544	(166)
316	Marshalltown	Commercial State Bank	2,557	4,392	6,396	31,929	(268)
317	Marshalltown	Fidelity Brenton Bank and Trust Company	4,430	8,440	8,255	46,862	(278)
318	Marshalltown	Security Savings Bank	7,584	9,811	19,861	59,155	(356)
319	Martelle	Farmers Savings Bank	1,158	1,687	649	3,739	(40)
320	Mason City	American State Bank	1,408	2,139	3,600	14,049	(146)
321	Mason City	United Home Bank & Trust Co.	5,136	8,261	8,012	70,169	(649)
322	Massena	Farmers Savings Bank	636	1,558	211	9,883	(33)
323	Maxwell	Maxwell State Bank	306	2,418	286	3,463	(47)
324	Maynard	The Maynard Savings Bank	664	3,176	1,219	5,517	(62)
325	McGregor	First State Savings Bank	423	523	257	4,944	(3)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
959	675	24,466	-0-	100	600	1,293	4,029	17,926	518	-0-	261
358	672	21,522	-0-	400	600	669	3,438	15,873	40	502	262
89	537	15,762	-0-	200	450	461	2,538	11,701	-0-	262	263
173	735	28,074	-0-	200	650	1,220	4,113	21,177	-0-	714	264
429	812	35,211	-0-	900	600	1,083	6,921	25,121	-0-	586	265
767	1,942	58,536	-0-	600	2,400	2,442	15,251	35,953	-0-	1,890	266
201	468	29,275	-0-	600	600	1,437	6,007	20,092	-0-	539	267
109	2	23,465	-0-	500	700	815	4,551	16,830	-0-	69	268
135	17	14,879	-0-	360	430	619	3,118	10,317	-0-	35	269
36	-0-	13,382	-0-	300	300	721	2,473	9,491	-0-	97	270
90	-0-	20,845	-0-	500	800	685	4,522	14,338	-0-	-0-	271
26	158	6,498	-0-	150	150	208	1,228	4,656	-0-	106	272
388	650	34,030	-0-	350	650	1,574	6,341	24,542	-0	573	273
38	417	15,618	-0-	200	600	566	3,393	10,492	-0-	367	274
244	576	23,332	-0-	150	850	774	3,672	17,458	-0-	428	275
79	358	14,860	-0-	210	300	725	2,481	10,785	-0-	359	276
114	275	12,566	-0-	50	450	483	2,408	8,784	152	239	277
59	189	10,758	-0-	100	400	353	4,149	5,592	-0-	164	278
117	499	25,180	-0-	240	660	1,471	3,538	18,712	57	502	279
46	312	13,058	-0-	100	650	364	2,666	8,999	81	198	280
63	1	10,830	-0-	300	400	515	1,690	7,866	35	24	281
149	43	15,044	-0-	360	440	380	1,720	12,143	-0-	1	282
237	5	25,776	-0-	200	1,200	950	4,792	18,268	204	162	283
93	446	20,308	-0-	120	730	611	1,735	16,610	55	447	284
195	204	12,159	-0-	150	350	625	1,793	9,078	-0-	163	285
145	-0-	11,777	-0-	200	300	340	1,916	9,003	-0-	18	286
101	17	10,163	-0-	100	500	542	1,325	7,637	-0-	59	287
237	1,098	50,592	-0-	400	2,000	3,578	10,997	32,727	-0-	890	288
190	651	27,782	-0-	400	400	1,308	6,005	19,062	-0-	607	289
145	6	10,293	-0-	150	275	332	1,810	7,726	-0-	-0-	290
242	13	5,341	-0-	75	275	184	1,458	3,349	-0-	-0-	291
60	12	7,005	-0-	175	175	328	1,292	5,035	-0-	-0-	292
25	32	6,900	-0-	100	200	289	1,807	4,448	36	20	293
2	0	9,155	-0-	60	450	874	1,981	5,790	-0-	-0-	294
486	502	24,737	-0-	585	715	673	3,719	18,568	-0-	477	295
212	65	16,908	-0-	300	600	779	2,373	12,849	-0-	7	296
56	-0-	14,691	-0-	250	500	674	1,856	11,411	-0-	-0-	297
300	-0-	9,200	-0-	100	400	512	1,990	6,198	-0-	-0-	298
86	20	7,460	-0-	150	300	393	1,891	4,726	-0-	-0-	299
77	216	13,603	-0-	200	700	675	2,803	9,045	-0-	180	300
199	5	13,985	-0-	200	400	1,179	3,069	9,137	-0-	-0-	301
529	474	24,122	-0-	250	1,000	955	4,143	15,569	1,842	363	302
419	548	29,202	-0-	200	1,000	1,324	6,769	19,377	219	313	303
185	22	8,376	-0-	100	400	369	1,905	5,591	-0-	11	304
167	560	18,183	-0-	350	500	478	3,277	13,325	-0-	253	305
21	468	6,956	100	100	250	158	1,393	4,825	100	30	306
122	28	13,791	-0-	100	500	951	5,479	6,650	-0-	111	307
182	392	17,024	-0-	200	400	911	3,817	11,379	-0-	317	308
66	721	22,521	-0-	300	500	1,449	4,424	15,325	-0-	523	309
542	1,375	61,483	365	500	2,000	2,289	8,386	46,525	249	1,169	310
703	1,288	61,654	732	900	900	2,192	9,034	46,318	289	1,289	311
82	1	5,122	-0-	100	200	401	1,966	2,455	-0-	-0-	312
92	423	17,307	-0-	200	600	696	2,864	12,597	-0-	350	313
128	509	29,019	-0-	600	900	748	4,472	21,781	-0-	518	314
1,609	1,204	80,156	250	600	1,600	3,788	17,422	55,020	418	1,058	315
1,769	999	47,774	-0-	500	1,500	2,495	9,698	31,710	1,167	704	316
1,886	1,470	71,065	-0-	1,200	2,400	1,301	13,713	47,910	3,462	1,079	317
1,654	1,641	99,350	-0-	1,000	2,000	5,071	17,752	70,817	920	1,790	318
60	2	7,255	-0-	100	350	253	1,367	5,176	9	-0-	319
486	1,150	22,686	-0-	300	950	382	4,866	15,300	474	414	320
1,679	2,030	94,638	200	1,575	2,175	3,143	19,096	66,432	200	1,817	321
21	6	12,282	-0-	190	310	410	1,853	9,453	-0-	66	322
14	-0-	6,440	-0-	60	360	248	955	4,767	50	-0-	323
29	-0-	10,543	-0-	240	380	527	2,704	6,692	-0-	-0-	324
40	113	6,297	-0-	80	280	230	1,600	4,095	-0-	12	325

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
326	Mechanicsville	The Mechanicsville Trust & Savings Bank	1,199	2,144	2,188	11,544	(59)
327	Mediapolis	Mediapolis Savings Bank	1,103	7,490	3,261	12,478	(71)
328	Melbourne	Melbourne Savings Bank	1,068	650	2,482	12,813	(25)
329	Melvin	Melvin Savings Bank	571	1,349	993	7,191	(87)
330	Merrill	Farmers State Bank	871	2,297	778	5,717	(74)
331	Miles	Miles Savings Bank	541	1,589	725	8,725	(89)
332	Milford	Dickinson County Savings Bank	837	2,208	1,451	10,830	(27)
333	Mineola	Mineola State Bank	229	1,205	327	3,630	(41)
334	Mingo	The Mingo Trust & Savings Bank	334	925	534	5,382	(15)
335	Missouri Valley	Peoples State Bank	870	2,278	2,872	8,988	(140)
336	Mitchellville	Farmers Savings Bank	705	2,800	166	8,114	(92)
337	Mondamin	Mondamin Savings Bank	139	2,930	60	1,361	(20)
338	Monona	Union State Bank	864	1,615	2,556	9,494	(101)
339	Monroe	Monroe State Bank	925	951	716	4,228	(16)
340	Montezuma	Montezuma State Bank	1,120	3,866	2,487	9,024	(33)
341	Montezuma	Peoples Savings Bank	601	2,072	1,175	6,537	(41)
342	Monticello	Monticello State Bank	7,122	12,983	18,186	53,930	(554)
343	Moorhead	Moorhead State Bank	228	500	50	3,987	(46)
344	Morning Sun	Iowa State Bank	695	1,802	987	10,111	(96)
345	Mt. Auburn	Mt. Auburn Savings Bank	368	1,921	222	3,050	(31)
346	Mount Ayr	Security State Bank	1,032	5,145	4,081	20,225	(80)
347	Mt. Pleasant	Henry County Savings Bank	2,889	4,864	6,404	25,232	(109)
348	Mt. Pleasant	Mt. Pleasant Bank & Trust Co.	3,351	1,611	1,264	24,107	(65)
349	Mt. Vernon	Mt. Vernon Bank & Trust Co.	972	3,251	1,911	13,033	(77)
350	Moville	The First Trust & Savings Bank	1,435	6,287	1,754	9,650	(91)
351	Muscatine	Central State Bank	13,500	17,031	19,346	43,270	(425)
352	Nashua	First Nashua State Bank	2,016	6,684	2,349	9,540	(108)
353	Neola	Farmers & Merchants State Bank	1,377	2,711	1,528	8,161	(10)
354	Nevada	State Bank & Trust Co.	2,213	3,650	7,005	15,755	(116)
355	New Hampton	Security State Bank	1,415	6,811	3,562	12,944	(112)
356	New Sharon	Taintor Savings Bank	1,422	1,809	2,324	12,433	(142)
357	New Albin	New Albin Savings Bank	606	3,227	961	5,605	(59)
358	New Vienna	New Vienna Savings Bank	394	1,652	703	4,809	(53)
359	Newton	Jasper County Savings Bank	4,777	7,043	16,705	52,892	(514)
360	Nora Springs	First State Bank	1,232	1,850	2,110	7,135	(44)
361	North English	Farmers Savings Bank	678	785	499	6,156	(21)
362	Northwood	Northwood State Bank	1,334	3,041	1,895	14,569	(154)
363	Norwalk	Norwalk Cumming State Bank	729	1,497	1,877	5,494	(33)
364	Norway	Benton County Savings Bank	378	650	297	6,754	(63)
365	Oakland	Citizens State Bank	811	1,447	3,492	14,467	(-0-)
366	Oakland	Oakland Savings Bank	990	399	2,039	15,484	(176)
367	Ocheyedan	Ocheyedan Savings Bank	393	598	1,697	6,211	(74)
368	Odebolt	Odebolt State Bank	431	5,139	552	2,719	(215)
369	Oelwein	Oelwein State Bank	1,723	1,596	6,219	26,174	(271)
370	Ogden	City State Bank	1,354	7,699	2,429	9,722	(64)
371	Onawa	Onawa State Bank	2,140	2,727	3,612	25,874	(131)
372	Onslow	Onslow Savings Bank	877	1,084	789	3,885	(31)
373	Orange City	North Western State Bank	2,767	2,345	2,874	31,644	(392)
374	Orange City	Sioux County State Bank	397	850	288	10,145	(107)
375	Osage	The Home Trust & Savings Bank	1,783	8,618	3,337	14,902	(78)
376	Osceola	Clarke County State Bank	2,381	5,074	6,442	24,204	(204)
377	Osceola	Osceola State Bank and Trust	532	881	10	3,816	(14)
378	Oskaloosa	Iowa Trust & Savings Bank	1,660	2,722	4,314	24,835	(280)
379	Oskaloosa	Mahaska State Bank	3,114	4,510	9,656	39,773	(10)
380	Ossian	The Ossian State Bank	1,690	1,044	2,222	3,627	(-0-)
381	Ottumwa	South Ottumwa Savings Bank	2,106	11,055	9,920	26,109	(69)
382	Ottumwa	Union Bank & Trust Co.	8,960	8,920	26,160	62,116	(490)
383	Oxford	First Trust & Savings Bank	593	705	1,203	6,314	(25)
384	Packwood	Farmers Savings Bank	412	732	670	5,156	(84)
385	Palmer	Palmer State Bank	358	3,619	953	3,260	(35)
386	Palo	Palo Savings Bank	243	205	1,048	4,222	(29)
387	Panora	Panora State Bank	443	2,709	746	6,035	(59)
388	Parkersburg	Parkersburg State Bank	1,052	2,292	5,809	13,601	(55)
389	Paton	Community State Bank	455	3,906	393	5,463	(29)
390	Pella	Marion County State Bank	1,829	8,431	3,048	19,830	(220)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
608	20	17,644	-0-	200	800	647	2,648	13,313	-0-	36	326
62	-0-	24,323	-0-	300	900	1,220	5,025	16,767	80	31	327
110	484	17,582	-0-	400	600	726	2,423	13,098	-0-	335	328
57	-0-	10,074	-0-	60	440	876	2,583	6,115	-0-	-0-	329
55	-0-	9,644	-0-	100	500	604	2,515	5,906	-0-	19	330
85	251	11,827	-0-	150	550	390	1,979	8,124	375	259	331
205	670	16,174	-0-	100	600	517	3,869	10,863	-0-	225	332
30	11	5,391	-0-	100	200	141	1,072	3,878	-0-	-0-	333
34	7	7,201	-0-	120	240	195	1,150	4,885	600	11	334
449	45	15,362	-0-	315	715	443	3,219	10,670	-0-	-0-	335
248	68	12,009	-0-	200	300	381	2,908	8,220	-0-	-0-	336
58	-0-	4,528	-0-	70	130	305	1,153	2,870	-0-	-0-	337
169	64	14,661	-0-	105	595	429	2,438	11,057	-0-	37	338
54	2	6,860	-0-	75	225	523	2,087	3,933	-0-	17	339
42	344	16,850	-0-	120	480	875	2,711	12,390	-0-	274	340
117	-0-	10,461	-0-	100	400	387	2,359	7,200	-0-	15	341
576	2,236	94,479	-0-	800	1,200	9,334	17,035	64,160	469	1,481	342
87	-0-	4,806	-0-	120	240	199	1,452	2,795	-0-	-0-	343
58	327	13,884	-0-	100	550	463	3,173	9,318	-0-	280	344
94	-0-	5,624	-0-	90	210	258	939	4,122	-0-	5	345
122	777	31,302	-0-	400	400	2,062	6,398	21,603	-0-	439	346
878	891	41,049	-0-	1,000	1,000	1,122	8,987	28,391	-0-	549	347
363	1,170	31,801	-0-	300	850	1,300	7,232	21,337	265	517	348
260	20	19,370	-0-	400	600	637	4,336	13,362	-0-	35	349
99	6	19,140	-0-	200	800	1,037	4,355	12,605	143	-0-	350
922	1,112	94,756	-0-	1,000	2,000	6,516	18,976	63,106	1,576	1,582	351
17	-0-	20,498	-0-	175	475	1,060	3,393	15,395	-0-	-0-	352
105	26	13,898	-0-	300	400	810	3,925	8,432	-0-	31	353
124	554	29,185	-0-	400	1,600	1,601	6,099	18,956	151	378	354
210	-0-	24,830	300	140	460	1,125	3,046	19,759	-0-	-0-	355
241	35	18,122	-0-	150	450	902	3,801	12,805	-0-	14	356
69	-0-	10,409	-0-	100	500	354	1,712	7,743	-0-	-0-	357
40	-0-	7,545	-0-	150	200	508	1,295	5,372	20	-0-	358
656	1,801	83,360	-0-	500	2,500	3,394	16,899	58,502	289	1,276	359
31	7	12,321	-0-	100	400	558	2,391	8,821	33	18	360
45	2	8,144	-0-	80	370	202	1,973	5,507	-0-	12	361
392	22	21,099	-0-	450	550	700	3,662	15,660	68	9	362
21	146	9,731	-0-	150	350	603	4,015	4,532	-0-	81	363
30	139	8,185	-0-	170	365	157	1,315	5,641	400	137	364
281	508	21,006	-0-	250	300	1,273	3,461	15,384	-0-	338	365
375	527	19,638	-0-	160	840	627	3,563	14,152	-0-	296	366
66	3	8,894	-0-	100	500	465	1,917	5,904	-0-	8	367
-0-	-0-	8,626	-0-	100	300	887	1,587	5,752	-0-	-0-	368
408	972	36,821	-0-	200	1,500	1,572	6,090	25,741	1,074	644	369
38	-0-	21,178	-0-	150	1,350	878	3,865	14,801	84	50	370
195	1,201	35,618	-0-	900	900	1,508	7,228	24,203	290	589	371
6	2	6,612	-0-	60	340	301	1,183	4,669	8	51	372
257	1,635	41,130	-0-	400	900	1,856	7,372	28,989	857	756	373
321	261	12,155	-0-	300	300	423	1,819	8,951	114	248	374
113	679	29,354	-0-	200	500	1,714	4,577	21,678	108	577	375
457	743	39,097	-0-	600	600	2,374	9,055	25,862	-0-	606	376
131	129	5,485	-0-	200	200	170	1,414	3,447	-0-	54	377
654	842	34,747	-0-	400	1,100	1,416	7,504	23,592	470	265	378
614	1,786	59,443	-0-	500	1,500	3,166	12,096	41,011	142	1,028	379
25	-0-	8,608	-0-	70	380	411	1,979	5,768	-0-	-0-	380
363	732	50,216	-0-	800	800	2,559	7,252	37,982	75	748	381
1,347	2,214	109,227	-0-	1,500	1,500	5,775	22,973	75,262	558	1,659	382
142	7	8,939	-0-	100	300	661	1,804	6,021	-0-	53	383
201	16	7,103	-0-	50	400	258	1,360	4,415	-0-	-0-	384
12	-0-	8,167	-0-	108	342	725	1,810	5,145	-0-	37	385
86	100	5,875	-0-	100	225	152	1,292	4,010	-0-	96	386
261	9	10,144	-0-	150	300	409	2,321	6,943	-0-	21	387
190	558	23,447	-0-	450	600	1,224	3,794	16,365	600	414	388
52	7	10,247	-0-	150	300	432	1,079	8,272	-0-	14	389
203	623	33,744	-0-	432	650	1,765	5,452	24,599	220	626	390

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
391	Perry	Perry State Bank	3,511	3,061	5,961	34,464	(41)
392	Persia	Home Savings Bank	390	1,406	-0-	1,889	(20)
393	Peterson	Peterson State Bank	431	3,233	139	3,327	(33)
394	Pierson	Farmers Savings Bank	538	4,385	462	5,494	(61)
395	Pilot Grove	Pilot Grove Savings Bank	1,211	299	2,801	15,116	(-0-)
396	Pisgah	The Pisgah Savings Bank	370	450	78	3,994	(46)
397	Plainfield	Farmers State Bank	491	948	573	6,999	(46)
398	Pleasantville	Pleasantville State Bank	500	3,055	1,058	6,120	(24)
399	Pocahontas	The Commercial State Bank	1,384	428	1,709	22,010	(120)
400	Pocahontas	The Pocahontas State Bank	852	2,853	1,912	10,658	(29)
401	Polk City	The Polk City Savings Bank	538	2,178	312	5,339	(28)
402	Pomeroy	Pomeroy State Bank	582	1,810	1,012	5,949	(56)
403	Portsmouth	State Bank of Portsmouth	730	3,519	1,185	8,165	(92)
404	Postville	Citizens State Bank	1,076	2,846	1,718	12,558	(143)
405	Postville	Postville State Bank	1,095	6,079	1,247	7,317	(56)
406	Preston	Farmers Savings Bank	538	2,364	690	5,969	(61)
407	Primghar	Primghar Savings Bank	581	1,732	446	7,611	(77)
408	Princeton	Farmers Savings Bank	458	2,388	209	6,077	(57)
409	Protivin	Bohemian Savings Bank	402	722	130	3,788	(11)
410	Radcliffe	Security State Bank	768	1,648	695	5,839	(-0-)
411	Rake	State Savings Bank	464	1,355	-0-	3,989	(19)
412	Randolph	Randolph State Bank	1,099	1,254	1,099	9,066	(55)
413	Readlyn	The Readlyn Savings Bank	518	2,849	1,691	5,528	(53)
414	Red Oak	Houghton State Bank	2,545	1,456	9,892	35,459	(351)
415	Reinbeck	Lincoln Savings Bank	1,557	5,399	5,024	18,758	(225)
416	Remsen	Farmers Savings Bank	1,027	2,674	204	18,000	(111)
417	Remsen	First Trust & Savings Bank	669	2,543	2,199	13,097	(114)
418	Renwick	Renwick Savings Bank	790	1,814	783	8,470	(85)
419	Ricketts	Farmers Savings Bank	379	609	8	5,095	(52)
420	Ridgeway	Farmers State Bank	692	3,508	468	3,581	(39)
421	Rippey	Rippey Savings Bank	837	4,050	40	4,094	(20)
422	Riverside	Peoples Trust & Savings Bank	290	1,037	378	5,819	(13)
423	Riverton	Nishna Valley State Bank	210	400	-0-	4,341	(13)
424	Rock Rapids	Lyon County State Bank	1,319	916	3,429	19,449	(170)
425	Rock Rapids	Rock Rapids State Bank	1,105	1,700	2,320	18,642	(96)
426	Rock Valley	Peoples Bank and Trust	379	1,445	220	8,902	(71)
427	Rock Valley	Valley State Bank	1,818	2,131	3,070	20,575	(95)
428	Rockford	The First State Bank	533	1,249	1,401	8,429	(26)
429	Rockwell	Community State Bank	703	3,372	1,900	4,729	(15)
430	Rockwell City	Union State Bank	1,023	2,977	1,606	10,422	(43)
431	Roland	Roland State Bank	429	1,849	1,154	5,367	(38)
432	Rolfe	Rolfe State Bank	424	3,408	1,147	8,501	(81)
433	Rowley	The Rowley Savings Bank	802	1,685	464	4,995	(55)
434	Royal	Home State Bank	441	676	1,331	7,538	(34)
435	Ruthven	Ruthven State Bank	1,003	4,119	828	4,428	(34)
436	Sac City	Citizens Savings Bank	755	2,673	2,181	13,457	(122)
437	Sac City	Sac City State Bank	2,334	5,046	3,717	15,702	(184)
438	St. Ansgar	St. Ansgar State Bank	2,082	8,087	3,781	12,771	(141)
439	Sanborn	Sanborn Savings Bank	566	3,178	1,344	8,336	(41)
440	Schaller	State Bank of Schaller	526	308	886	7,569	(71)
441	Schleswig	Farmers State Bank	1,136	1,299	1,231	21,862	(246)
442	Scranton	Security Savings Bank	4,157	4,111	1,500	12,506	(58)
443	Sergeant Bluff	Pioneer Valley Savings Bank	417	1,999	647	5,959	(59)
444	Seymour	Seymour State Bank	406	1,954	1,001	7,461	(79)
445	Sheffield	Sheffield Savings Bank	702	3,533	3,534	9,086	(89)
446	Shelby	Farmers Savings Bank	533	1,359	1,247	11,246	(4)
447	Sheldon	Citizens State Bank	1,658	999	1,333	15,321	(148)
448	Sheldon	Security State Bank	2,730	1,537	5,477	28,406	(357)
449	Shell Rock	Security State Bank	737	500	857	9,053	(12)
450	Shenandoah	The Security Trust & Savings Bank	2,599	6,441	2,574	12,677	(138)
451	Sibley	Sibley State Bank	2,635	2,232	1,956	15,067	(50)
452	Sidney	Fremont County Savings Bank	569	1,000	4,162	14,064	(149)
453	Sigourney	First Trust & Union Savings Bank	944	4,561	3,073	14,802	(141)
454	Sigourney	Keokuk County State Bank	873	699	1,469	17,029	(98)
455	Sioux Center	American State Bank	2,218	1,849	1,574	31,230	(331)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
235	1,031	48,222	-0-	600	1,600	963	7,917	36,294	126	722	391
11	2	3,678	-0-	50	250	196	1,276	1,905	-0-	1	392
42	5	7,144	-0-	120	220	233	1,141	5,418	12	-0-	393
83	-0-	10,901	-0-	200	425	169	2,150	7,946	-0-	11	394
260	6	19,693	-0-	360	540	1,391	3,694	13,708	-0-	-0-	395
33	90	4,969	-0-	100	150	198	1,006	3,484	-0-	31	396
33	-0-	8,998	-0-	90	410	365	1,705	6,403	-0-	25	397
80	232	11,021	-0-	200	300	337	1,801	8,179	31	173	398
61	774	26,246	-0-	500	1,300	1,155	4,510	17,792	173	816	399
46	415	16,707	-0-	200	900	553	2,427	12,271	39	317	400
107	139	8,585	-0-	156	344	275	1,322	6,488	-0-	-0-	401
240	5	9,542	-0-	50	450	462	2,790	5,721	-0-	69	402
75	2	13,584	-0-	100	400	641	2,137	10,285	21	-0-	403
156	38	18,249	-0-	100	600	1,033	3,216	13,084	94	122	404
471	-0-	16,153	-0-	100	600	689	2,618	12,082	57	7	405
48	197	9,745	-0-	80	400	368	1,678	6,807	250	162	406
77	-0-	10,370	-0-	90	360	410	1,830	7,680	-0-	-0-	407
89	237	9,401	-0-	100	400	247	1,273	7,194	-0-	187	408
-0-	-0-	5,031	-0-	30	280	238	956	3,518	-0-	9	409
15	3	8,968	-0-	100	325	358	1,459	6,696	24	6	410
104	-0-	5,893	-0-	70	230	192	1,386	4,015	-0-	-0-	411
13	-0-	12,476	-0-	120	400	528	1,959	9,441	-0-	28	412
61	5	10,599	-0-	150	400	538	1,562	7,949	-0-	-0-	413
191	1,588	50,780	-0-	400	1,600	2,459	10,059	34,643	416	1,203	414
277	799	31,589	-0-	800	800	1,171	5,228	22,939	33	618	415
18	17	21,829	-0-	600	600	629	3,853	16,083	-0-	64	416
61	461	18,916	-0-	300	600	876	2,968	13,829	-0-	343	417
87	-0-	11,859	-0-	150	400	493	1,814	8,975	27	-0-	418
35	213	6,287	-0-	120	170	166	684	5,019	-0-	128	419
31	-0-	8,241	-0-	25	325	281	1,519	6,091	-0-	-0-	420
46	-0-	9,047	-0-	100	300	305	1,873	6,466	-0-	3	421
43	29	7,583	-0-	50	450	178	1,533	5,365	-0-	7	422
101	-0-	5,039	-0-	100	150	102	1,249	3,438	-0-	-0-	423
48	679	25,670	-0-	225	1,275	483	3,862	19,178	61	586	424
942	765	25,378	-0-	400	800	809	4,252	18,509	-0-	608	425
315	295	11,485	-0-	200	400	177	1,543	8,817	-0-	348	426
501	1,183	29,183	-0-	400	500	1,625	5,725	19,605	400	928	427
90	36	11,712	-0-	120	430	469	1,952	8,622	104	15	428
78	-0-	10,767	-0-	50	465	474	2,396	7,341	29	12	429
209	-0-	16,194	-0-	100	600	752	2,837	11,889	-0-	16	430
72	1	8,834	-0-	200	400	208	1,219	6,796	-0-	11	431
95	2	13,496	-0-	200	800	485	2,506	9,485	20	-0-	432
176	2	8,069	-0-	90	335	266	1,581	5,795	-0-	2	433
64	1	10,017	-0-	200	450	632	1,426	7,260	19	30	434
42	8	10,394	-0-	75	325	575	2,003	7,360	-0-	56	435
128	501	19,573	-0-	200	800	555	3,345	13,806	720	147	436
366	881	27,862	-0-	500	1,200	596	5,464	19,686	171	245	437
286	4	26,870	-0-	500	500	932	3,299	21,545	94	-0-	438
162	383	13,928	-0-	225	475	438	2,537	10,004	-0-	249	439
70	15	9,303	-0-	200	300	846	2,281	5,676	-0-	-0-	440
577	914	26,773	-0-	400	500	954	2,626	21,534	-0-	759	441
92	353	22,661	-0-	400	400	530	1,623	15,739	3,650	319	442
50	150	9,163	-0-	190	190	381	2,259	6,001	34	108	443
157	220	11,120	-0-	100	250	610	1,912	7,929	100	219	444
128	14	16,908	-0-	150	1,050	812	3,845	10,730	300	21	445
230	40	14,651	-0-	250	250	923	2,474	10,672	-0-	82	446
619	-0-	19,782	-0-	200	800	489	4,370	13,768	111	44	447
126	1,094	39,013	-0-	255	2,000	1,428	7,784	26,701	202	643	448
115	8	11,258	-0-	50	500	1,256	2,109	7,312	-0-	31	449
185	479	24,817	-0-	180	400	1,694	6,838	15,324	-0-	381	450
197	657	22,694	-0-	200	500	1,001	4,307	16,138	-0-	548	451
51	557	20,254	-0-	250	500	933	3,855	14,340	-0-	376	452
305	534	24,078	143	300	950	419	3,077	18,742	-0-	447	453
153	20	20,145	-0-	240	760	609	2,691	15,823	-0-	22	454
505	1,038	38,083	-0-	670	880	1,291	6,600	27,600	200	842	455

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
456	Sioux City	Morningside State Bank	986	2,499	1,788	14,259	(115)
457	Sioux City	Valley State Bank	1,073	5,136	622	6,904	(28)
458	Sioux Rapids	First State Bank	573	3,197	673	6,300	(100)
459	Slater	South Story Bank & Trust	777	3,093	688	7,603	(46)
460	Sloan	Sloan State Bank	556	89	2,434	6,873	(47)
461	Soldier	Soldier Valley Savings Bank	449	370	402	3,381	(42)
462	Solon	Solon State Bank	549	1,278	2,039	10,375	(110)
463	Somers	Somers Savings Bank	598	3,537	912	7,078	(43)
464	South English	White State Bank	978	2,506	605	4,345	(-0-)
465	Spencer	Farmers Trust & Savings Bank	1,947	2,626	5,493	31,480	(125)
466	Spillville	Citizens Savings Bank	351	2,092	1,588	4,294	(48)
467	Spirit Lake	First Bank and Trust	2,175	4,312	1,898	15,677	(42)
468	Spirit Lake	The State Bank	998	2,754	1,212	6,069	(8)
469	Springville	The Exchange State Bank	1,049	1,369	881	3,266	(34)
470	Stacyville	Stacyville Savings Bank	556	2,696	858	4,740	(19)
471	Stanhope	Farmers State Bank	451	1,787	548	4,849	(49)
472	Stanton	Security State Bank	539	2,391	539	4,692	(56)
473	Stanwood	Union Trust and Savings Bank	686	704	3,407	12,727	(89)
474	State Center	Central State Bank	591	2,558	2,273	11,270	(103)
475	Storm Lake	The Commercial Trust & Savings Bank	2,498	2,693	4,613	19,274	(177)
476	Storm Lake	Security Trust & Savings Bank	3,190	4,948	2,661	17,538	(189)
477	Story City	Randall-Story State Bank	792	1,039	2,241	13,543	(150)
478	Story City	Story County State Bank	1,408	4,293	2,134	17,030	(68)
479	Stratford	The Farmers Savings Bank	322	1,189	1,108	5,990	(51)
480	Strawberry Point	Union Bank & Trust Co.	664	1,093	4,143	12,847	(150)
481	Struble	Farmers Savings Bank	116	618	-0-	910	(-0-)
482	Stuart	First State Bank	1,017	2,754	2,214	13,592	(85)
483	Sutherland	Security State Bank	558	2,230	1,065	5,906	(53)
484	Swea City	Swea City State Bank	539	1,968	642	4,299	(49)
485	Swisher	Swisher Trust & Savings Bank	734	852	1,623	10,752	(42)
486	Tabor	First State Bank	648	2,214	755	5,520	(21)
487	Tama	Tama State Bank	1,396	4,385	4,260	18,831	(104)
488	Teeds Grove	Teeds Grove Savings Bank	613	1,421	628	7,186	(70)
489	Templeton	Templeton Savings Bank	632	1,406	774	7,572	(22)
490	Thompson	Peoples State Bank	596	98	9	1,736	(-0-)
491	Thornton	The First State Bank	853	1,649	2,332	12,416	(40)
492	Thurman	Thurman State Bank	309	1,251	394	2,562	(37)
493	Tingley	The Tingley State Savings Bank	545	1,335	834	8,038	(87)
494	Tipton	Tipton State Bank	1,346	6,296	4,959	19,146	(125)
495	Titonka	Titonka Savings Bank	1,245	5,527	2,108	12,113	(37)
496	Toledo	The State Bank of Toledo	1,621	5,629	5,610	15,900	(93)
497	Traer	Farmers Savings Bank	1,763	4,958	9,787	15,797	(62)
498	Traer	The First Community Bank & Trust	928	2,266	1,479	14,331	(46)
499	Treynor	Treynor State Bank	367	1,355	575	7,829	(56)
500	Tripoli	American Savings Bank	1,278	3,198	1,816	7,278	(43)
501	Union	Union-Whitten State Savings Bank	1,055	3,577	3,601	5,115	(51)
502	Urbana	Urbana Savings Bank	280	499	482	5,126	(38)
503	Urbandale	Brenton Bank & Trust	1,637	2,855	1,566	13,335	(32)
504	Ute	Ute State Bank	331	2,067	353	2,970	(30)
505	Van Horne	Van Horne Savings Bank	331	3,216	1,544	6,299	(60)
506	Victor	Farmers Savings Bank	951	2,499	180	9,619	(89)
507	Victor	Victor State Bank	280	752	891	4,738	(76)
508	Vincent	Farmers Savings Bank	875	580	226	3,299	(24)
509	Vinton	Brenton Bank & Trust Company of Vinton	752	2,759	3,246	16,575	(94)
510	Vinton	State Bank of Vinton	4,542	888	2,397	26,695	(202)
511	Walcott	Walcott Trust & Savings Bank	1,252	1,792	3,362	13,646	(85)
512	Walford	Farmers Savings Bank	1,053	430	1,535	6,433	(63)
513	Walker	Walker State Bank	664	599	746	4,703	(18)
514	Wall Lake	Wall Lake Savings Bank	1,342	5,210	4,407	17,858	(112)
515	Walnut	Walnut State Bank	746	5,582	265	3,382	(41)
516	Wapello	State Bank of Wapello	979	1,618	2,789	13,840	(51)
517	Washington	Washington State Bank	2,129	9,269	5,136	19,410	(122)
518	Waterloo	Peoples Bank & Trust Co.	10,714	22,200	13,062	60,695	(554)
519	Waterloo	The Waterloo Savings Bank	14,061	13,485	24,345	78,139	(688)
520	Watkins	The Watkins Savings Bank	375	387	505	6,062	(29)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Capital (Common and Pre-ferred)	Surplus	Un-divided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Redis-counts	Other Liabil-ities	Guide No.
558	464	20,439	50	550	350	527	4,734	13,609	350	269	456
332	233	14,272	-0-	150	350	639	2,774	10,196	-0-	163	457
9	-0-	10,652	-0-	75	400	548	2,337	7,267	25	-0-	458
56	9	12,180	-0-	100	500	506	2,556	8,453	-0-	65	459
84	217	10,206	-0-	300	450	272	2,402	6,612	-0-	170	460
28	-0-	4,588	-0-	60	240	165	1,164	2,959	-0-	-0-	461
193	-0-	14,324	-0-	100	600	994	2,613	9,929	78	10	462
74	12	12,168	-0-	400	400	297	1,777	9,283	-0-	11	463
113	15	8,562	-0-	50	350	413	2,116	5,633	-0-	-0-	464
478	1,421	43,320	-0-	400	1,100	2,491	6,683	31,837	175	634	465
132	5	8,414	-0-	45	255	466	1,561	6,087	-0-	-0-	466
209	458	24,687	-0-	200	1,100	866	5,861	16,073	80	507	467
67	13	11,105	-0-	200	250	734	3,315	6,585	-0-	21	468
32	2	6,565	-0-	50	350	322	1,391	4,402	24	26	469
1	-0-	8,832	-0-	100	400	549	2,002	5,709	-0-	72	470
84	-0-	7,670	-0-	100	400	388	1,262	5,488	-0-	32	471
34	7	8,146	-0-	100	400	329	1,394	5,892	31	-0-	472
210	43	17,688	-0-	200	700	913	3,609	12,266	-0-	-0-	473
116	4	16,709	-0-	300	1,000	926	3,641	10,779	-0-	63	474
93	617	29,611	-0-	400	1,100	1,035	5,076	20,063	1,400	537	475
66	24	28,238	-0-	150	850	1,051	6,309	19,878	-0-	-0-	476
261	625	18,351	-0-	400	600	477	2,457	13,859	-0-	558	477
230	-0-	25,027	-0-	400	1,200	451	3,413	19,501	-0-	62	478
68	-0-	8,626	-0-	120	380	297	1,246	6,583	-0-	-0-	479
442	441	19,480	-0-	200	800	1,163	2,964	13,929	-0-	424	480
-0-	-0-	1,644	-0-	25	150	109	290	1,070	-0-	-0-	481
196	32	19,720	-0-	200	800	819	2,700	15,148	-0-	53	482
66	-0-	9,772	-0-	100	300	489	2,010	6,859	-0-	14	483
52	72	7,523	-0-	100	400	195	1,682	5,146	-0-	-0-	484
154	24	14,097	-0-	180	200	929	2,527	10,226	-0-	35	485
35	4	9,155	-0-	45	355	502	1,957	6,256	19	21	486
462	1,057	30,287	750	600	1,000	1,072	4,768	19,739	1,800	558	487
47	9	9,833	-0-	150	300	240	1,591	7,552	-0-	-0-	488
57	43	10,462	-0-	75	350	537	1,810	7,654	-0-	36	489
48	-0-	2,487	-0-	50	130	75	1,977	-0-	250	5	490
146	545	17,901	-0-	300	700	381	2,388	13,809	-0-	323	491
36	4	4,519	-0-	75	175	344	1,142	2,783	-0-	-0-	492
62	363	11,090	-0-	160	210	341	2,053	7,835	300	191	493
298	660	32,580	-0-	600	1,000	1,214	4,043	25,109	-0-	614	494
85	19	21,060	-0-	120	840	909	3,512	15,636	-0-	43	495
501	651	29,819	-0-	480	770	1,562	4,953	21,526	101	427	496
400	862	33,505	-0-	400	1,500	1,092	4,014	25,839	38	622	497
218	395	19,571	130	350	650	529	2,272	15,143	66	431	498
45	3	10,118	-0-	100	400	440	2,640	6,538	-0-	-0-	499
52	16	13,595	-0-	200	200	1,058	2,385	9,736	-0-	16	500
97	331	13,725	-0-	300	500	547	2,388	9,687	47	256	501
35	5	6,389	-0-	80	170	460	1,683	3,996	-0-	-0-	502
220	338	19,919	175	500	400	225	3,342	14,465	611	201	503
27	-0-	5,718	-0-	100	200	425	1,192	3,801	-0-	-0-	504
84	77	11,491	-0-	120	480	712	1,833	8,341	-0-	5	505
111	-0-	13,271	-0-	300	600	356	2,374	9,641	-0-	-0-	506
7	7	6,599	-0-	60	290	284	1,082	4,883	-0-	-0-	507
31	-0-	4,987	-0-	120	200	379	1,389	2,899	-0-	-0-	508
267	620	24,125	200	250	1,000	336	3,490	18,268	270	311	509
202	795	35,317	-0-	520	600	2,570	5,925	24,999	24	679	510
96	4	20,067	-0-	200	1,200	1,090	2,920	14,500	157	-0-	511
34	1	9,423	-0-	75	450	488	1,315	7,040	43	12	512
71	7	6,772	-0-	100	350	206	1,705	4,399	-0-	12	513
211	756	29,672	-0-	750	1,250	1,055	3,768	19,428	2,756	665	514
11	-0-	9,945	-0-	100	500	355	1,606	7,363	-0-	21	515
95	9	19,279	-0-	300	500	943	3,212	14,252	-0-	72	516
209	673	36,704	-0-	800	800	1,444	7,072	25,798	-0-	790	517
1,740	1,829	109,686	-0-	500	2,500	4,071	26,902	70,502	3,509	1,702	518
2,931	1,467	133,740	-0-	2,800	2,800	6,578	31,082	86,124	2,921	1,435	519
119	-0-	7,419	-0-	150	200	421	1,722	4,919	-0-	7	520

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	Valuation Reserves (Shown as a Deduction from Loan and Asset Totals
521	Waukon	Farmers & Merchants Savings Bank	1,105	1,824	5,351	14,433	(99)
522	Waukon	Waukon State Bank	2,040	4,579	6,457	22,160	(219)
523	Waverly	State Bank of Waverly	2,335	5,781	5,641	24,805	(100)
524	Wayland	Wayland State Bank	524	2,050	672	6,167	(77)
525	Webb	Citizens State Bank	295	1,886	456	4,014	(21)
526	Webster City	First State Bank	2,032	3,580	4,780	21,108	(227)
527	Wellman	Wellman Savings Bank	576	3,479	420	7,406	(44)
528	Wellsburg	Peoples Savings Bank	1,302	2,922	2,046	11,685	(75)
529	Wesley	Exchange State Bank	338	1,249	960	7,633	(52)
530	West Bend	Iowa State Bank	735	200	1,670	11,760	(153)
531	West Branch	West Branch State Bank	695	1,448	6,533	13,942	(28)
532	West Burlington	West Burlington Savings Bank	1,128	4,147	1,850	8,566	(24)
533	West Chester	West Chester Savings Bank	345	4,156	130	3,444	(43)
534	West Des Moines	West Des Moines State Bank	6,887	4,265	12,335	59,765	(439)
535	West Liberty	West Liberty State Bank	1,526	5,979	4,549	16,820	(153)
536	West Union	Farmers Savings Bank	1,038	2,828	1,216	9,278	(51)
537	Westside	Westside State Savings Bank	851	649	136	7,099	(80)
538	Wever	Farmers Savings Bank	679	2,119	939	5,449	(60)
539	What Cheer	First State Bank of What Cheer	380	3,291	469	2,256	(-0-)
540	Wheatland	Wheatland First Trust and Savings Bank	946	799	2,227	17,271	(24)
541	Whiting	Community State Bank	394	1,640	27	2,212	(52)
542	Whittemore	Farmers State Bank	402	1,584	928	5,620	(52)
543	Williams	Williams Savings Bank	902	2,097	993	6,495	(35)
544	Williamsburg	Farmers Trust & Savings Bank	1,681	5,228	3,075	20,838	(54)
545	Williamsburg	Security Savings Bank	1,055	1,005	1,978	11,332	(107)
546	Wilton	Wilton Savings Bank	1,141	3,463	5,370	15,795	(26)
547	Winfield	Peoples State Bank	463	1,052	264	5,639	(21)
548	Winterset	Farmers & Merchants State Bank	2,211	4,389	4,795	16,229	(75)
549	Winterset	Union State Bank	1,731	1,394	4,077	31,393	(271)
550	Winthrop	Peoples State Bank	162	2,363	2,538	4,349	(53)
551	Worthington	State Bank of Worthington	571	1,501	808	4,766	(65)
552	Wyoming	Citizens State Bank	770	5,092	3,224	13,300	(26)
553	Yale	Farmers State Bank	551	2,996	769	6,698	(47)
554	Zearing	Tri County State Bank	285	550	808	4,930	(35)

SHOWING CONDITIONS AS OF JUNE 30, 1980

Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Capital (Common and Preferred)	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities	Guide No.
92	6	22,712	-0-	100	900	984	3,035	17,617	1	75	521
276	973	36,266	-0-	350	1,650	982	6,466	26,065	100	653	522
663	660	39,785	-0-	400	1,200	2,071	6,320	28,671	584	539	523
265	-0-	9,601	-0-	100	500	304	2,125	6,572	-0-	-0-	524
71	26	6,727	-0-	30	370	260	1,100	4,950	-0-	17	525
560	626	32,459	-0-	600	900	1,014	8,333	21,178	-0-	434	526
66	24	11,927	-0-	115	385	617	2,302	8,475	10	23	527
71	44	17,995	-0-	250	550	1,093	2,655	13,425	-0-	22	528
64	211	10,403	-0-	180	320	743	1,753	7,173	45	189	529
47	1	14,260	-0-	300	500	447	3,051	9,883	79	-0-	530
400	29	23,019	-0-	200	1,100	1,479	3,399	16,703	99	39	531
138	200	16,005	-0-	100	400	980	3,450	10,906	-0-	169	532
1	0	8,033	-0-	150	300	295	1,545	5,741	-0-	2	533
302	1,491	84,606	-0-	1,440	2,310	3,315	26,941	48,058	1,244	1,298	534
640	697	30,058	-0-	200	1,000	1,041	4,950	22,069	332	466	535
121	27	14,457	150	210	250	544	2,512	10,773	-0-	18	536
25	-0-	8,680	-0-	150	250	367	2,138	5,774	-0-	1	537
79	1	9,206	-0-	100	400	466	1,794	6,446	-0-	-0-	538
1	-0-	6,397	-0-	50	175	579	1,119	4,448	-0-	26	539
80	602	21,901	-0-	300	700	847	3,753	15,863	-0-	438	540
40	1	4,262	-0-	90	260	82	1,289	2,541	-0-	-0-	541
71	-0-	8,553	-0-	100	400	513	1,585	5,955	-0-	-0-	542
60	-0-	10,512	-0-	100	550	463	2,096	7,277	-0-	26	543
458	773	31,999	-0-	425	875	901	4,709	24,420	-0-	669	544
118	453	15,834	-0-	150	500	595	2,571	11,624	-0-	394	545
358	465	26,566	-0-	800	800	659	4,127	19,616	50	514	546
106	-0-	7,503	-0-	200	200	326	1,699	5,067	-0-	11	547
391	505	28,445	-0-	400	600	1,681	4,671	20,544	99	450	548
675	1,109	40,108	-0-	400	1,400	1,913	7,105	26,968	1,500	822	549
44	3	9,406	-0-	100	500	335	1,263	7,180	-0-	28	550
54	-0-	7,635	-0-	300	300	237	1,115	5,683	-0-	-0-	551
188	33	22,581	-0-	400	700	1,137	3,309	16,943	36	56	552
63	51	11,081	-0-	240	280	467	1,620	8,460	-0-	14	553
31	72	6,641	-0-	75	325	186	1,480	4,575	-0-	-0-	554

ANNUAL REPORT

OF THE SUPERINTENDENT OF BANKING
DEPARTMENT OF BANKING
STATE OF IOWA

Annual Report of the Small Loan Licenses

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1979 by the two hundred and ninety-two licensees engaged in the business of making loans of one thousand dollars or less pursuant to Chapters 536 and 537 Code of Iowa. Nine licenses were issued during the calendar year 1979. Seven of which were new licenses and two were replacement of existing licenses. There were no denials.

The Annual Report of the Chattel Loan Companies to the Superintendent of Banking has been changed to conform with recommendations made by the National Association of Consumer Credit Administrators and the National Consumer Finance Association. The differences in reporting requirements should be taken with consideration before attempting to make comparisons between the year's report and previous reports.

BALANCE SHEET

ASSETS

Cash:		
(a) On hand in banks	$ 1,859,427	
(b) Compensating balance	1,482,335	
Short term investments		$ 2,940,618
Loans receivable:		
(a) Gross receivables	339,747,308	
(b) Less unearned	(97,695,170)	
(c) Total net loans receivable	242,052,138	
(d) Less reserve for bad debts	(6,736,190)	
(e) Adjusted net receivables		235,315,948
Total liquid and earning assets		$241,598,328
Inter-company loans		3,453,758
Investments in affiliates		333,586
Other investments		340,831
Furniture, fixtures, equipment and vehicles (less depreciation)		2,669,469
Building & land (less depreciation)		707,748
Repossessed property		618,150
Prepaid expenses & deferred charges		524,685
Other assets		1,230,926
Total assets		$251,477,481

LIABILITIES

Short term borrowings		$155,330,883
Long term borrowings		17,988,075
Reserves:		
(a) Dealer reserve	$ 585,407	
(b) License and taxes	690,236	
(c) Other reserves	380,710	1,656,353
Dividends Payable		82,675
Other Liabilities		2,659,653
Total liabilities		$177,717,639
Net worth or shareholders equity		
Net worth (if individual or partnership)		$ 347,011
Capital stock:		
(a) Preferred	1,635,378	
(b) Common	11,101,002	
(c) Less treasury stock	254,431	12,481,949
Paid in surplus		39,722,143
Retained earnings		21,208,739
Total shareholders equity		73,759,842
Total liabilities & net worth or equity		$251,477,481

	Income per Month per Account	Small Loan	Industrial	Retail	Other	Total
INCOME						
Charges collected and/or earned	$ 11.32	$6,591,539	$49,447,367	$ 5,227,174	$ 384,197	$61,650,277
Other income						
(a) Service charge			373,033			373,033
(b) Late & deferment charges	.18	107,248	938,054	120,400		1,165,702
(c) Other					1,972,127	1,972,127
Total Operating Income	$ 11.50	$6,698,787	$50,758,454	$ 5,347,574	$2,356,324	$65,161,139
EXPENSES						
Advertising	.28	165,688	741,593	201,798	5,936	1,115,015
Auditing	.07	40,118	133,183	32,342	4,769	210,412
Bad debts						
(a) Charge off	.04	607,362	1,995,025	214,200	2,474	2,819,061
(b) Deduct: Collections on accts. prev. chgd. off	.45	263,156	749,866	67,175	10,567	1,090,764
(c) Additions to reserve for bad debt	1.20	696,579	4,413,563	689,294	19,994	5,819,430
Depreciation and amortization	.12	70,346	367,904	103,737	114,295	656,282
Insurance and fidelity bonds	.08	45,383	150,353	41,467	10,178	247,381
Legal fees and disbursements	.12	71,104	270,081	77,101	6,472	424,758
Postage, printing, stationery & supplies	.30	174,676	761,380	233,747	12,832	1,182,635
Rent, janitorial services and utilities	.52	304,077	1,254,126	377,866	27,826	1,963,895
Salaries of officers, owners and partners	.26	151,264	584,043	107,945	76,078	919,330
Salaries of all other employees	2.64	1,535,331	6,549,484	2,137,075	121,639	10,343,529
Taxes - other than on income	.14	84,117	311,440	93,043	11,839	500,439
License fees	.03	17,223	45,414	13,704	666	77,007
Telephone and telegraph	.29	166,060	727,401	227,635	10,930	1,132,026
Travel, auto expense and allowance	.16	93,395	381,006	116,331	12,371	603,103
Supervision and administration	.94	549,865	3,020,166	823,263	48,784	4,442,078
Other expenses						
(a)	.38	222,250	1,175,346	431,349	20,098	1,849,043
(b)	.41	240,013	1,154,750	411,120	49,134	1,855,017
Interest paid on borrowed funds	3.55	2,065,605	16,056,358	3,296,728	225,753	21,644,444
Total Expenses before income	12.08	7,037,300	39,342,750	9,562,570	771,501	56,714,121
Income before income taxes	(.58)	(338,513)	11,415,704	(4,214,996)	1,584,823	8,447,018
Income taxes						
(a) State	.00		654,665	(184,263)	62,512	532,914
(b) Federal	(.13)	(76,429)	2,948,136	(1,690,869)	294,815	1,475,653
TOTAL EXPENSES	11.95	6,960,871	42,945,551	7,687,438	1,128,828	58,722,688
NET EARNINGS	$ (.45)	$ (262,084)	$ 7,812,903	$ (2,339,864)	$1,227,496	$ 6,438,451

REGULATED LOAN BUSINESS PROFIT PERCENTAGES

Rate of Return	
Average net receivables outstanding	$24,753,681
Net Income	(262,084)
Rate of return	(1.06%)
Analysis of Charges on Loans:	
Charges collected and/or earned	$ 6,591,539
Average monthly rate collected	2.22%
Analysis of Expense Per Account:	
Average number of accounts outstanding	#. 51,356
Total Expenses	$ 6,960,871
Average monthly expense per account	$ 11.30

ANALYSIS OF REGULATED BUSINESS ACTIVITY

		Number	Amount
Loans outstanding at beginning of year	#	52,040	$25,464,093
Loans made during year		49,169	29,350,249
Loan balances purchased during year		2,681	2,001,593
Total	#	103,890	$56,815,935
Loan balances charged off during year	#	3,159	$ 1,270,499
Loan balances sold during year		904	698,528
Loans outstanding at end of year		48,539	25,017,102
Total	#	52,602	$26,986,129
Collection of principal during the year	#	51,288	$29,829,806

REGULATED LOAN BUSINESS - LEGAL ACTION

		Number	Small Loan Amount Due
Suits for recovery:			
(a) Suits instituted during period	#	858	$406,637
(b) Suits settled before judgment during period		152	57,698
Possession of chattels obtained by licensee:			
(a) Household goods	#	57	$ 40,305
(b) Automobiles		25	13,431
(c) Other chattels and property		39	12,740
Sales of chattels by licensee:			
(a) Number	#	72	
(b) Amount due			$ 49,519
(c) Amount collected			$ 20,692

CLASSIFICATION OF LOANS MADE BY SIZE

	Number	Percent	Principal	Percent
$1 to 250	3,583	7.29	656,227	2.24
251 to 400	7,844	15.95	2,530,583	8.62
401 to 1,000	37,742	76.76	26,163,439	89.14
Total	49,169	100.00	29,350,249	100.00

CLASSIFICATION OF LOANS MADE BY SECURITY

Household goods	13,760	27.99	9,009,134	30.70
Automobiles	3,808	7.74	2,563,090	8.73
Household goods and automobiles	2,260	4.59	1,668,807	5.69
Unsecured	20,536	41.77	11,364,746	38.72
Comaker endorsed or guaranteed	5,110	10.39	2,513,072	8.56
Other	3,695	7.52	2,231,400	7.60
Total	49,169	100.00	29,350,249	100.00

LOAN COMPANIES BY SIZE IN IOWA

A	38	13.01	0 to 25	879	362,521	1.45
B	44	15.07	26 to 50	3,478	1,679,410	6.71
C	108	36.99	51 to 100	12,623	5,605,302	22.41
D	58	19.87	101 to 150	12,671	5,659,011	22.62
E	26	8.91	151 to 200	8,263	4,432,131	17.72
F	10	3.42	201 to 250	3,515	2,219,050	8.87
G	5	1.71	251 to 300	2,132	1,390,962	5.56
H	2	.68	301 to 400	1,315	743,243	2.97
I	0	0	401 to 500	0	0	0
J	1	.34	501 & over	3,663	2,925,472	11.69
Total	292	100.00		48,539	25,017,102	100.00

SUPPLEMENT INSURANCE REPORT

Loans Made During Year:			
(a) Number		# 49,169	
(b) Amount		$29,350,249	
	CREDIT LIFE INSURANCE	CREDIT HEALTH & ACCIDENT	OTHER INSURANCE
Insured Loans Made During Year:			
(a) Number	# 43,642	# 39,508	# 4,061
(b) Amount	$49,070,011	$36,501,791	$3,605,377
Premiums:			
(a) Amount of Premiums collected from Borrowers	$ 1,502,292	$ 2,055,257	$ 298,910
(b) Less Premiums Refunded for Prepayment of Account	506,708	754,032	130,681
(c) Net Premiums Collected from Borrowers	$ 995,584	$ 1,301,225	$ 168,229
Claims Paid:			
(a) Number of Claims Paid	# 190	# 5,189	# 39
(b) Amount of Claims Paid	$ 244,231	$ 721,595	$ 25,859
Commissions:			
(a) Commissions Received on Premiums Collected	$ 289,948	$ 186,139	$ 44,704
(b) Less Portion of Commissions Received by Licensee but subsequently paid to others	26,973	39,977	8,415
(c) Experience dividends received	12,523	17,430	
(d) Net amount retained	275,498	163,592	36,289
(e) Less income taxes on net amount retained	37,804	56,517	9,300
(f) Net Amount retained after deducting income tax	$ 237,694	$ 107,075	$ 26,989

LIST OF
SMALL LOAN COMPANIES
MONEY ORDER COMPANIES
DEBT MANAGEMENT COMPANIES
AS OF
DECEMBER 31, 1979

ALGONA

Avco Financial Services, Inc. 201 East State Street
DialPlan Financial Services, Inc. 308 E. State St.
North Iowa Financial, 101 N. Hall St.

AMES

Associates Financial Services Company of Iowa, Inc. 413 Main Street
Avco Financial Services, Inc. 422 Lincoln Way
Beneficial Finance Co. of Iowa 208 Main Street
Kinny Finance Co. 415½ Clark
Thorp Credit Inc. 201 Main Street

ATLANTIC

Associates Financial Services Company of Iowa, Inc. 404 Poplar Street
Avco Financial Services, Inc. 512 Chestnut Street

AUDUBON

A.B.C. Credit Corporation 405 South Park Place
Monahan Loan Service, Inc. 403 South Park Place

BETTENDORF

Avco Financial Services, Inc. 1970 Spruce Hills Drive
DialPlan Financial Services, Inc. 2308 Spruce Hills Drive

BOONE

Avco Financial Services, Inc. 724 Eighth Street
Kinney Finance Co., Inc. 711 Allen St.

BURLINGTON

Associates Financial Services Company of Iowa, Inc. 415 Jefferson Street
Avco Financial Services, Inc. 324 North 3rd Street
Beneficial Finance Co. of Iowa 607 Jefferson Street
Crown Finance Corporation 509 Jefferson Street
Household Finance Corporation 510 Jefferson Street
Postal Thrift Loans, Inc. 210 North Fourth
Public Finance Corporation 520 Jefferson Street
The Money Shops of Iowa, Inc. Fairway Shopping Center

CARROLL

Beneficial Finance Co. of Iowa 603 Highway 30 West
DialPlan Financial Services, Inc. 512 N. Court St.
Personal Lenders, Inc. 205 West 4th Street

CEDAR FALLS

Credithrift of America, Inc. 214 Main St.
Thorp Credit Inc. 4618 University Avenue

CEDAR RAPIDS

Avco Financial Services, Inc. 4646 First Avenue N.E.
Avco Financial Services, Inc. 212 Edgewood Road N.W.
Beneficial Finance Co. Of Iowa 3234 Center Point Road, N.E.
Beneficial Finance Co. of Iowa 108 Third Avenue, S.W.
C.I.T. Financial Services, Inc. 208 Collins Road, N.E.
DialPlan Financial Services, Inc. 113 Third Ave., S.E.
FinanceAmerica 22 Wilson Ave.
General Finance Corporation of Iowa 1271 1st Avenue, S.E.
Household Finance Corporation 112 2nd Street, S.E.
Liberty Loan Corporation 305 Second Street, S.E.
O'Dea Finance Company 1334 First Avenue, N.E.
Postal Thrift Loans, Inc. 207 First Ave., S.E.
The Money Shops of Iowa, Inc. 1117 1st Avenue, S.E.
Thorp Credit Inc. 117 First Avenue, S.E.
Thorp Credit Inc. 235 Edgewood Road, N.W.
Thorp Credit Inc. 3950 Center Point Road N.E.

CENTERVILLE

Avco Financial Services, Inc. 301 North 13th Street
Thorp Credit Inc. 100 West Jackson

CHARITON

Associates Financial Services Company of Iowa, Inc. 113 South Grand

CHARLES CITY

Avco Financial Services, Inc. 221 Cedar Mall

The Money Shops of Iowa, Inc. 627 North Main Street
Thorp Credit Inc. 304 No. Main Street

CHEROKEE

Avco Financial Services, Inc. 227 West Main
Thorp Credit Inc. 318 E. Main Street

CLARINDA

Avco Financial Services, Inc. 113-A North 15th Street

CLARION

Wright County Acceptance Corporation 104 N. Main

CLINTON

Associates Financial Services Company of Iowa, Inc. 343 5th Ave. S.
Avco Financial Services, Inc. 312 Second Street
Beneficial Finance Co. 500 South Second Street
C.I.T. Financial Services, Inc. 300 N. 2nd Street
DialPlan Financial Services, Inc. 413 South Second Street
General Finance Corporation of Iowa 415 South Third Street
Household Finance Corporation 220½ 5th Avenue S.
Postal Thrift Loans, Inc. 318 South Second Street
The Money Shops of Iowa, Inc. 205 Comanche

CLIVE

Postal Thrift Loans, Inc. 9741 University Avenue

COUNCIL BLUFFS

Associates Financial Services Company of Iowa, Inc. 255 West Broadway
Avco Financial Services, Inc. 401 West Broadway
Avco Financial Services, Inc. 2119 West Broadway
Beneficial Finance Co. of Iowa 2201 West Broadway
C.I.T. Financial Services, Inc. 2709 West Broadway
DialPlan Financial Services, Inc. 1924 West Broadway
General Finance Corporation of Iowa 2223 West Broadway
Household Finance Corporation 33 South Main Street
Local Loan Co. of C.B. 10 South 19th Street
Postal Thrift Loans, Inc. 22nd & Broadway
Richardson's Loan Service 2446 5th Ave.
The Money Shops of Iowa, Inc. 28 Pearl St.

CRESTON

Associates Financial Services Company of Iowa, Inc. 200 North Pine Street
Avco Financial Services, Inc. 103 North Elm
O'Dea Finance Company 215 North Maple

DAVENPORT

Associates Financial Services Company of Iowa, Inc. 315 Main Street
Avco Financial Services, Inc. 4211 Ripley
Beneficial Finance Co. of Iowa 103 E. Second
Beneficial Finance Co. of Iowa 902 West Kimberly Road
Beneficial Finance Co. of Iowa 1635 West Locust Street
Brenton Financial, Inc. 1606 Brady Street
C.I.T. Financial Services, Inc. 1706 Brady Street
DialPlan Financial Services, Inc. 710 East Kimberly Road
General Finance Corporation of Iowa 315 West Third St.
Heights Finance Corporation 1324 Harrison St.
Household Finance Corporation 240 W. Third St.
Lloyd's Plan, Inc. 3717 Brady Street
Postal Thrift Loans, Inc. 616 E. Kimberly Road
Public Loan Corporation 318 W. 3rd Street
The Money Shops of Iowa, Inc. 901 E. Kimberly

DECORAH

Beneficial Finance Co. of Iowa 202 West Water Street
Thorp Credit Inc. 209 West Water Street

DENISON

Avco Financial Services, Inc. 24 North Main Street

DES MOINES

Associates Financial Services Company of Iowa, Inc. 1321 East Euclid Avenue
Avco Financial Services, Inc. 2719 Douglas Avenue

Avco Financial Services, Inc. 5914 S.E. 14th Street
Beneficial Finance Co. Of Iowa 606 Grand Ave.
Beneficial Finance Co. Of Iowa 4806 S.W. 9th Street
Beneficial Finance Co. of Iowa 2327 Euclid Avenue
Brenton Financial, Inc. 515 28th Street
Budget Finance Company 1300 Grand Ave.
Cash Credit Corporation 514 East Euclid Avenue
Cash Credit Corporation 3839 Merle Hay Road
C.I.T. Financial Services, Inc. 2525 E. Euclid Avenue
C.I.T. Financial Services, Inc. 6101 S.W. 9th Street
DialPlan Financial Services, Inc. 619 Grand Avenue
DialPlan Financial Services, Inc. 911 Locust Street
DialPlan Financial Services, Inc. 100 East Euclid
DialPlan Financial Services, Inc. 101 Merle Hay Tower
DialPlan Financial Services, Inc. 1300 East Army Post Road
Dial Finance Company 340 S.W. Eighth St.
FinanceAmerica Corporation 1013 Locust St.
General Finance Corporation of Iowa 805 Grand Avenue
Globe Loan Company 505 East Euclid Ave.
Globe Loan Company 435-439 E. Grand
Household Finance Corporation 4347-C Merle Hay Road
Household Finance Corporation 1554 East Euclid
Household Finance Corporation 4026 Fleur Drive
Iowa Refinance Company 1414 Grand Ave.
O'Dea Finance Company 1117 Locust Street
Peoples Finance Company 1028 Grand Ave.
Peoples Finance Company 2901 Douglas
Peoples Finance Company 3136 S.W. 9th St.
Postal Thrift Loans, Inc. 4730 S.W. 9th St.
Postal Thrift Loans, Inc. 418 Ninth St.
Postal Thrift Loans, Inc. 3839 Merle Hay Road
Star Loan Company 4204 S.W. 9th
SIC Credit Company 4522 Douglas
The Money Shops of Iowa, Inc. 3523 E. 26th Street
The Money Shops of Iowa, Inc. 4312 S.W. 9th
The Money Shops of Iowa, Inc. 425 Grand Ave.
The Money Shops of Iowa, Inc. 3520 Beaver Avenue
Thorp Credit Inc. 3605 S.E. 14th Street
Thorp Credit Inc. 4630 Merle Hay Road
Thorp Credit Inc. 2520 Harding Road
Town Finance Company of Des Moines 1301 East Euclid
Town Finance Company 2806 Ingersoll Ave.

DUBUQUE

Associates Financial Services Company of Iowa, Inc. 3430 Dodge St.
Beneficial Finance Co. of Iowa 880 Locust Street
DialPlan Financial Services, Inc. 2600 Dodge Street
Fireside Credit Inc. 2376 Central Avenue
General Finance Corporation of Iowa 3416 Pennsylvania
Household Finance Corporation 915 Main St.
Liberty Loan Corporation 9th & Main
Peoples Finance Company 1112 Iowa Street
The Money Shops of Iowa, Inc. 1487 Central Avenue
Tri-State Loan Co. 290 Nesler Centre

ESTHERVILLE

Avco Financial Services, Inc. 21 South 6th Street
Thorp Credit Inc. 624 Central Avenue

FAIRFIELD

The Money Shops of Iowa, Inc. 52 East Burlington

FOREST CITY

Thompson Credit Company 121 School Street

FORT DODGE

Associates Financial Services Company of Iowa, Inc. 10 North Tenth Street
Avco Financial Services, Inc. 1009 Central Avenue
Beneficial Finance Co. of Iowa 1014 Central Avenue
C.I.T. Financial Services, Inc. 15 N. 12th Street
DialPlan Financial Services, Inc. 1222 A Central Avenue
Globe Loan Company 10 North 11th Street
Household Finance Corporation 919 Central Avenue

Public Finance Corporation 1005 Central Avenue
The Money Shops of Iowa, Inc. 2 Wood Plaza, Hwy. 20 E.
Thorp Credit Inc. 2415 Fifth Ave. S.

FORT MADISON

Associates Financial Services Company of Iowa, Inc. 825 Ave. G. Avco
Avco Financial Services, Inc. 603 Ave. G.
Fort Madison Security Company 615 Eighth Street

GLENWOOD

Midwest Loan Company 416 First Street

GRINNELL

Avco Financial Services, Inc. 817 Fourth Avenue

HUMBOLDT

Beneficial Finance Co. of Iowa 411 13th Street North

IDA GROVE

Northwest Investment Company 612 Second Street

INDIANOLA

Avco Financial Services, Inc. 212 West Salem Street

IOWA CITY

Associates Financial Services Company of Iowa, Inc. 1818 Lower Muscatine Road
Budget Acceptance Plan, Inc. 2 East Benton Street
Globe Loan Company 1214 South Gilbert St.
C.I.T. Financial Services, Inc. 401 Kirkwood Avenue
Household Finance Corporation 1851 Lower Muscatine Rd.
The Money Shops of Iowa, Inc. 935 S. Gilbert
Thorp Credit Inc. 1902 Broadway Street

IOWA FALLS

Avco Financial Services, Inc. Highway 65 South

KEOKUK

Beneficial Finance Co. of Iowa 607 Main Street
Liberty Loan Corporation 718 Main St.
Public Finance Corporation 710 Main St.
The Money Shops of Iowa, Inc. Keosippe Mall

KNOXVILLE

C.L. Pine Loan Co. of Knoxville 113 West Main Street
The Karns Agency, Inc. 200 N. Lincoln
Thorp Credit Inc. 105 West Main

Le MARS

SIC Credit Company Utech Bldg., Highway 74 South

McGREGOR

Security Loan Company 210 Main Street

MANCHESTER

Beneficial Finance Co. of Iowa 308 East Main Street

MAQUOKETA

Thorp Credit Inc. 115 North Main Street

MARION

Thorp Credit Inc. 151 Marion Blvd.

MARSHALLTOWN

Associates Financial Services Company of Iowa, Inc. 111 East Church Street
Avco Financial Services, Inc. 23 South Center
Beneficial Finance Co. of Iowa 115 East Main Street
Credithrift of America, Inc. 27 No. Main St.
Household Finance Corporation 29½ West Main Street
Postal Thrift Loans, Inc. 12 West Main St.
The Money Shops of Iowa, Inc. 7 East Southridge Road
Thorp Credit INc. 112 So. 2nd Avenue

MASON CITY

Associates Financial Services Company of Iowa, Inc. 27 First St. N.E.
DialPlan Financial Services, Inc. 520 S. Pierce Ave.
FinanceAmerica Corporation 111 West State Street
General Finance Corporation of Iowa 5 South Delaware Avenue
Household Finance Corporation N. Federal Avenue
O'Dea Finance Company 214 North Federal
Peoples Finance Company 34 2nd Street N.E.

Public Finance Corporation 14 First Street S.W.
Shoppers Credit Service, Inc. 603 South Washington Ave.
The Money Shops of Iowa, Inc. 9 West State Street
Thorp Credit Inc. 122 West State Street

MT. PLEASANT

Avco Financial Services, Inc. 121 North Main

MUSCATINE

Avco Financial Services, Inc. 122 East Second Street
Beneficial Finance Co. of Iowa 227 East Second Street
Postal Thrift Loans, Inc. 115 West Second Street
The Money Shops of Iowa, Inc. 210 East Second Street
Thorp Credit Inc. 1507 Plaza Place

NEWTON

Globe Loan Company 106 No. 2nd Ave. West
Postal Thrift Loans, Inc. 122 First St. North
Thorp Credit Inc. 204 North 2nd Ave. West

OELWEIN

Avco Financial Services, Inc. 28 West Charles Street
The Money Shops of Iowa, Inc. 105 First Street, S.E.
Thorp Credit Inc. 7 So. Frederick

OSKALOOSA

Avco Financial Services, Inc. 114 High Ave. West
The Money Shops of Iowa, Inc. 116 N. Market Street
Thorp Credit Inc. 113 North Market Street

OTTUMWA

Avco Financial Services, Inc. 105 North Market Street
Beneficial Finance Co. of Iowa 533 Church Street
C.I.T. Financial Services, Inc. 837 Church Street
DialPlan Financial Services, Inc. 347 East Second Street
Household Finance Corporation 222 East Main Street
Ottumwa Loan Company 118 W. Third
Peoples Finance Company 205 E. Main Street
Postal Thrift Loans, Inc. 326 East Main St.
Thorp Credit Inc. 302 W. Second Street

PELLA

The Money Shops of Iowa, Inc. 830 North Main Street

PERRY

Avco Financial Services, Inc. 1326 Second Street
Local Loan Company of Perry 1220 Willis Ave.
Thorp Credit Inc. 1122 Willis Avenue

RED OAK

Home Loan & Finance Co., Inc. 211 Washington Avenue
Thorp Credit Inc. 222 Coolbaugh Street

SHENANDOAH

Associates Financial Services Company of Iowa Inc. 110 North Elm Street
Avco Financial Services, Inc. 718 West Sheridan

SIOUX CITY

Associates Financial Services Company of Iowa, Inc. 200 Commerce Bldg.
Avco Financial Services, Inc. 418 Jackson St.
Beneficial Finance Co. of Iowa 417 Nebraska Street
C.I.T. Financial Services, Inc. 700 Pierce Street
DialPlan Financial Services, Inc. 506 Nebraska Street
General Finance Corporation of Iowa 410 Pierce Street
Household Finance Corporation 523 Fifth St.
Postal Thrift Loans, Inc. 705 Douglas Street
Postal Thrift Loans, Inc. 511 Fifth Street
Sioux City Security Finance Company, Inc. 2030 South St. Aubin Street
Thorp Credit Inc. 1910 Pierce Street

SPENCER

Associates Financial Services Company of Iowa, Inc. 18 East Fourth Street
O'Dea Finance Company 928 South Grand, Suite A
Thomas Thomas Co. Tenth & Grand
Thorp Credit Inc. 526 Grand Avenue

STORM LAKE

Avco Financial Services, Inc. 725 Lake Ave.
Beneficial Finance Co. Of Iowa 808 Michigan

URBANDALE

C.I.T. Financial Services 8401 Douglas
General Finance Corporation of Iowa 6401 Douglas

VINTON

Benton County Finance Company 301 West Fourth Street

WASHINGTON

Brown Finance Company 215 South Iowa Ave.
Thorp Credit Inc. 211 S. Marion Avenue

WATERLOO

A & F Finance Company 324 Manhard Street
Associates Financial Services Company of Iowa, Inc. 3626 University Avenue
Avco Financial Services, Inc. 4013 University Avenue
Beneficial Finance Co. of Iowa 622 Commercial
C.I.T. Financial Services, Inc. 2829 University Avenue
DialPlan Financial Services, Inc. 328 East Fourth
DialPlan Financial Services, Inc. 105-D Crossroads Center
General Finance Corporation of Iowa 2024 Bopp Street
Household Finance Corporation 177 Crossroads Shopping Center
Keller-Apex Loan, Inc. 209 East Fifth Street
Liberty Loan Corporation 652 Sycamore St.
O'Dea Finance Company 816 Lafayette Street
Peoples Finance Company 512 Lafayette Street
Postal Thrift Loans, Inc. 209 Jefferson
Public Finance Corporation 2735 University Avenue
The Money Shops of Iowa, Inc. 162 West Fourth Street
The Money Shops of Iowa, Inc. 700 LaPorte Road

WEBSTER CITY

Beneficial Finance Co. of Iowa 608 Des Moines Street
Frazer Finance Company, Inc. 707 Seneca St.

WEST DES MOINES

DialPlan Financial Services, Inc. 1648 22nd Street
Security Loan Co. of Des Moines, Ia. 324 5th Street

WINTERSET

Thorp Credit Inc. Farmers & Merchants State Bank Bldg.

NON RESIDENT LICENSEES

MOLINE, ILLINOIS

General Finance Corporation of Illinois 530 16th Street

LOUISVILLE, KENTUCKY

Fairfax Family Fund, Inc. 310 Whittington Parkway

OMAHA, NEBRASKA

FinanceAmerica Corporation of Nebraska Oak Park Plaza 7433 Pacific Street

MONEY ORDER COMPANIES

In accordance with the provisions of Chapter 533B of the Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1979.

Name of Company	Address
American Express Company	American Express Plaza New York, NY. 10004
BankAmerican Corporation	P. O. Box 37000 San Francisco, CA. 10022
Barclays Bank International Limited	120 Broadway New York, NY. 10005
Citicorp	399 Park Avenue New York, NY. 10022
Consumer Money Order Corporation	2031 Olive Street St. Louis, MO. 63103
Financial Services Corporation	P. O. Box 276 Rock Island, IL. 61201
First Chicago Cheque Corporation	P. O. Box 8289 Chicago, IL. 60680
HyVee Food Stores, Inc.	1801 Osceola Avenue Chariton, IA. 50049
Republic Money Orders	P. O. Box 1762 Dallas, TX. 75221
Thomas Cook, Inc.	587 Fifth Avenue New York, NY. 10017
Travelers Express Company, Inc.	5075 Wayzata Blvd. Minneapolis, MN. 55416

DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Chapter 533A of the Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1979.

Name of Company	Address
Budget Consultants, Inc.	1910 Fillmore Street Davenport, IA. 52804
Budget Management, Inc.	3209 Ingersoll-Suite 203 Des Moines, IA. 50312
Budget Planning, Inc.	721½ Bluff Street Dubuque, IA. 52001
Family Management, Inc.	307 West 5th Street Waterloo, IA. 50701
Financial Planning Services	Plaza Centre One Iowa City, IA. 52240
Money Management, Inc.	118 West Third Street Ottumwa, IA. 52501
North Iowa Money Management	P. O. Box 437 Estherville, IA. 51344
Tri-State Family Budget Service	290 Nesler Centre Dubuque, IA. 52001